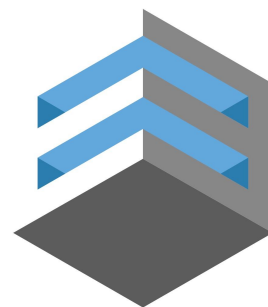


# Englist.me



## Vocabulary Builder Reference from...

*Dan Schulman: What COVID-19 means for the future of commerce, capitalism and cash | TED Talk*

[https://www.ted.com/talks/dan\\_schulman\\_what\\_covid\\_19\\_means\\_for\\_the\\_future\\_of\\_commerce\\_capitalism\\_and\\_cash](https://www.ted.com/talks/dan_schulman_what_covid_19_means_for_the_future_of_commerce_capitalism_and_cash)

### Advanced Words Only

#### IMPORTANT

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## Session 1: Word List

### pandemic

*n.* an outbreak of a disease that affects many people over a very wide area

*synonym*: outbreak

(1) flu **pandemic**, (2) global **pandemic**

They fear a **pandemic** of a new type of virus.

### paycheck

*n.* a check issued to an employee as payment for work or services rendered; the amount of money received in this check

*synonym*: salary, earnings, income

(1) electronic **paycheck**, (2) monthly **paycheck**

I received a bonus on top of my regular **paycheck** this month.

### outpouring

*n.* a sudden and abundant flow or expression of thoughts, feelings, emotion, or information; an overwhelming amount of something expressed in a short period of time

*synonym*: outflow, surge, torrent

(1) artistic **outpouring**, (2) emotional **outpouring**

The **outpouring** of support from the community was overwhelming after the tragic event.

## generosity

*n.* the fact or quality of being willing to do kind things or give somebody money, gifts, or time freely

*synonym*: goodness, hospitality, unselfishness

(1) act of **generosity**, (2) boundless **generosity**

He is remembered for his **generosity** and civilization.

## excite

*v.* to make someone feel suddenly enthusiastic or eager

*synonym*: thrill, exhilarate, animate

(1) **excite** the crowd, (2) **excite** rebellion

The news of her promotion **excited** her.

## ricochet

*v.* to rebound or deflect off a surface at an angle or series of angles, changing direction multiple times; to have a sudden and unintended effect or outcome; (noun) the motion of an object or a projectile that is deflected off a surface

*synonym*: bounce, rebound, spring

(1) **ricochet** off the walls, (2) **ricochet** into a crowd

The police officer fired a warning shot that **ricocheted** off the pavement and hit a nearby car.

## opportune

*adj.* suitable or happening at a time that is suitable or convenient for a particular purpose

*synonym*: suitable, timely, practical

(1) **opportune** occasion, (2) an **opportune** remark

The phone rang at the most **opportune** time.

## telemedicine

*n.* the remote diagnosis and treatment of patients using telecommunications technology, such as video conferencing, phone calls, or messaging services

*synonym*: remote healthcare, online medicine, virtual care

(1) **telemedicine** consultation, (2) **telemedicine** technology

Due to the pandemic, many doctors have started offering **telemedicine** appointments.

## demise

*n.* death or the end of something

*synonym*: death, passing, end

(1) **demise** of bureaucracy, (2) meet their **demise**

The sudden **demise** of the king was a shock to everyone and threw the kingdom into chaos.

## **impetus**

*n.* a force, motivation, or stimulus that causes something to happen or be done; the driving force behind a particular action or change

*synonym*: stimulus, momentum, drive

(1) political **impetus**, (2) technological **impetus**

Getting a raise at work was the **impetus** to start looking for a new place to live.

## **underserved**

*adj.* inadequately or insufficiently provided with help, products, or services

(1) **underserved** market, (2) traditionally **underserved**

This area is medically **underserved**.

## **industrious**

*adj.* hardworking, diligent, and persistent in effort

*synonym*: diligent, hardworking, assiduous

(1) **industrious** worker, (2) **industrious** student

He was known to be very **industrious** and would often work late into the night.

## **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**.

## **plummet**

*v.* to fall or drop suddenly and steeply; to decline rapidly or sharply

*synonym*: drop, plunge, fall

(1) **plummeting** sales, (2) **plummet** against other major currencies

The stock prices have **plummeted** in the last hour, causing concern for investors.

## ubiquitous

*adj.* being or existing everywhere at once

*synonym*: universal, omnipresent, everywhere

(1) **ubiquitous** computing, (2) **ubiquitous** across ecosystems

Sugar is **ubiquitous** in food.

## 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.

## outlay

*n.* an amount of money that is expended or spent, particularly on a specific project or purchase

*synonym*: expense, expenditure, cost

(1) **outlay** budget, (2) capital **outlay**

The **outlay** for the new marketing campaign was significant but worth it.

## outflow

*n.* the leakage of fluid from a container; a natural flow of groundwater

*synonym*: discharge, outpouring, gush

(1) **outflow** fluid, (2) **outflow** of capital

After the valves were closed, the **outflow** halted.

## amass

*v.* to accumulate or gather a large quantity of something over time; to collect or assemble for future use or reference

*synonym*: gather, collect, accumulate

(1) **amass** a patent portfolio, (2) **amass** followers

She had **amassed** a fortune through wise investments and shrewd business decisions.

## condense

*v.* to reduce the volume or size of something, often by removing water or other liquid; to make something shorter, more concise, or more concentrated

*synonym*: compress, compact, shorten

(1) **condense** the text, (2) **condense** water vapor

I need to **condense** all of my notes into a manageable summary for my presentation.

## treasury

*n.* the government department in charge of managing public funds; the funds of a government or institution or individual

*synonym*: coffer, exchequer, bank

(1) **treasury** bonds, (2) **treasury** money

The protracted war nearly depleted the country's **treasury**.

## tranche

*n.* a portion or segment of something, especially a financial investment that is divided or allocated according to a specific criterion or formula

*synonym*: portion, segment, slice

(1) large **tranche**, (2) **tranche** of debt

The latest **tranche** of funding will help the company expand its operations.

## strait

*n.* a narrow stretch of water or sea connecting two larger bodies of water or seas

*synonym*: narrows, channel, passage

(1) **strait** passage, (2) **strait** channel

The ship navigated through the **strait** with great care.

## sheltered

*adj.* protected or shielded from danger or harmful influences; inexperienced or innocent of certain unpleasantness or harsh realities of life

*synonym*: protected, secure, guarded

(1) **sheltered** life, (2) **sheltered** housing

The birds found **sheltered** spots in the trees to avoid the rain.

## pronounce

*v.* to say or speak (a word or words) correctly or in a particular way

*synonym*: articulate, enunciate, voice

(1) **pronounce** a judgment, (2) **pronounce** a name

She struggled to **pronounce** the word in a foreign language.

## cybersecurity

- n.* the practice of protecting computers, servers, mobile devices, electronic systems, networks, and data from unauthorized access, use, disclosure, disruption, modification, or destruction

*synonym*: information security, cyber protection

- (1) **cybersecurity** threat, (2) **cybersecurity** measures

As the use of technology continues to increase in everyday life, **cybersecurity** awareness and education become even more important

## credential

- v.* to provide someone with certification or verification of their qualifications, usually in a particular field or profession; (noun) a document attesting to the truth of certain stated facts

*synonym*: certify, verify, (noun) certificate

- (1) **credential** themselves by showing their registration,  
(2) teaching **credential**

To get the job, I need to **credential** my experience and education.

## sacrosanct

- adj.* considered to be holy and deserving of respect and reverence

*synonym*: sacred, inviolable, holy

- (1) **sacrosanct** tradition, (2) **sacrosanct** belief

The tradition of the annual family reunion is **sacrosanct** and must be upheld.

## blockchain

- n.* a system in which a growing list of payment records, called blocks, made in cryptocurrency is maintained across several computers that are securely linked

- (1) **blockchain** platform, (2) the scalability of **blockchain**

Cryptocurrencies are only one form of implementation of **blockchain** technology.

## fluctuate

- v.* to rise and fall irregularly or unexpectedly; to vary or change often and unpredictably

*synonym*: vary, oscillate, sway

(1) **fluctuate** prices, (2) **fluctuate** rapidly

Stock prices **fluctuate** daily based on market demand and supply.

## **transact**

v. to carry out or conduct a business or other transaction; to complete or fulfill an agreement, deal, or contract

*synonym*: conduct, carry out, perform

(1) **transact** internationally, (2) **transact** in cash

I need to **transact** some business at the bank before it closes.

## **wreak**

v. to cause or bring about something, often as a result of harmful or destructive actions or events

*synonym*: cause, inflict, bring about

(1) **wreak** a lot of changes, (2) **wreak** further damage

The virus has **wreaked** havoc on the healthcare system, overwhelming hospitals and causing shortages of supplies.

## **havoc**

n. widespread destruction or devastation, often caused by natural disasters, war, or other violent events

*synonym*: destruction, devastation, ruin

(1) cause **havoc**, (2) play **havoc** in the mind

The storm wreaked **havoc** on the town, causing widespread damage and power outages.

## **reorient**

v. to change the focus, position, or direction of someone or something

*synonym*: reconstruct, reorganize

(1) **reorient** my thinking, (2) **reorient** the receiving antenna

Making a sharp noise will quickly **reorient** children's thoughts to the present.

## **regress**

v. to move or develop backward; to return to an earlier or less advanced state or condition; to decline or deteriorate

*synonym*: retrovert, deteriorate, decline

(1) **regress** to childhood, (2) **regress** in skills

The team's failure to win games has caused them to **regress** in confidence.

## coronavirus

*n.* a large family of viruses that can cause illness in humans and animals, which name comes from the crown-like spikes on the surface of the virus, which can be seen under a microscope, and COVID-19 is caused by a specific type of coronavirus known as SARS-CoV-2

*synonym*: covid

(1) **coronavirus** antibody test kit, (2) **coronavirus** bankruptcy

Considering the situation of **coronavirus**, organized stopped this year's beer festival.

## twofold

*adj.* consisting of two parts or aspects; doubled in size, quantity, or degree

*synonym*: doubled, dual, twinned

(1) **twofold** approach, (2) **twofold** difference

The **twofold** increase in sales was unexpected but welcomed by the company.

## moralize

*v.* to express or teach a moral lesson or principle, often in a self-righteous or didactic way; to reflect on the ethical or moral aspects of a situation or behavior

*synonym*: preach, lecture, sermonize

(1) **moralize** a situation, (2) **moralize** about politics

I don't like it when people try to **moralize** me about my personal choices.

## disbeliever

*n.* a person who does not believe in something, such as a religion or idea

*synonym*: non-believer, skeptic, doubter

(1) persuade a **disbeliever**, (2) stubborn **disbeliever**

Despite the evidence, she remained a **disbeliever** in the theory of evolution.



## accrue

*v.* (of a benefit or sum of money) to increase or accumulate in number or amount over a period of time

*synonym*: increase, accumulate, amass

(1) **accrue** to the general treasury, (2) benefits **accrue** to the community

Two-percent interest will **accrue** on your savings account.

## benevolent

*adj.* well-meaning and kind; serving a charitable or philanthropic purpose

*synonym*: kindly, compassionate, philanthropic

(1) **benevolent** gesture, (2) a **benevolent** individual

The **benevolent** donor's contribution to the charity greatly impacted the lives of those it served.

## skeptical

*adj.* doubting that something is accurate or useful

*synonym*: doubtful, distrustful, suspicious

(1) a **skeptical** attitude, (2) **skeptical** scientists

His religious and philosophical beliefs were utterly **skeptical**.

## shirk

*v.* to avoid or neglect one's responsibilities or duties; to evade or dodge something that one is expected or required to do

*synonym*: avoid, dodge, evade

(1) **shirk** moral obligation, (2) **shirk** their duties

I can't **shirk** my work responsibilities, even when taking a break is tempting.

## spur

*n.* a thing that encourages someone to do something; any sharply pointed projection; (verb) to incite or stimulate someone or something

*synonym*: encouragement, motivation, stimulus

(1) **spur** of the moment, (2) **spur** a momentum of economic growth

The threat of losing his job was the **spur** he needed to work harder.

## presume

- v.* to suppose or assume something to be true, often without sufficient evidence or proof; to take liberties, behave impolitely, or overstep one's bounds, often due to arrogance or ignorance

*synonym*: assume, suppose, guess

(1) **presume** innocence, (2) **presume** on his tolerance

I **presume** you've already made plans for the weekend since you didn't respond to my invitation.

## disparity

- n.* a significant difference or inequality between two or more things

*synonym*: difference, inequality, gap

(1) the **disparity** between theory and reality, (2) income **disparity**

There is a significant **disparity** in pay between men and women in the company.

## pragmatic

- adj.* practical rather than idealistic

*synonym*: practical, realistic, down-to-earth

(1) **pragmatic** approach, (2) **pragmatic** politics

He was a **pragmatic** leader who made decisions based on what was practical rather than ideal.

## 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.

## remittance

- n.* the act of sending money or paying a debt; a sum of money sent as payment or as a gift

*synonym*: payment, transfer, remittal

(1) electronic **remittance**, (2) monthly **remittance**

The **remittance** of the payment was delayed due to a technical error.

## time-consuming

*adj.* requiring a significant amount of time or effort to complete

*synonym*: lengthy, prolonged, protracted

(1) **time-consuming** project, (2) **time-consuming** process

Writing a research paper can be a **time-consuming** task.

## cliche

*n.* a phrase or expression that has become overused to the point that it has lost its original impact or meaning; a trite or unoriginal idea or statement

*synonym*: truism, platitude, stereotype

(1) **cliche** plot, (2) age-old **cliche**

Using the same **cliche** phrase in every conversation can take time and effort.

## bartender

*n.* a person who serves drinks, especially alcoholic beverages, at a bar

*synonym*: barman, mixologist, server

(1) professional **bartender**, (2) moonlight as a **bartender**

The chief **bartender** mixed the ingredients to create a new and exciting cocktail.

## explode

*v.* to burst or break open violently and noisily; to cause something to burst or break open

*synonym*: detonate, blast, rupture

(1) **explode** in anger, (2) **explode** in popularity

The old building **exploded** in a fiery inferno.

## optimism

*n.* a feeling or the belief that good things will happen, or the quality of being full of hope and emphasizing the positive aspects of a situation

*synonym*: positiveness, sanguinity, bullishness

(1) sense of **optimism**, (2) political **optimism**

There is considerable **optimism** that the economy will recover soon.

## proprietor

*n.* a person who owns and runs a business, especially a hotel, a shop, or a company

*synonym*: owner, keeper, possessor

(1) **proprietor** of a business, (2) copyright **proprietor**

The **proprietor** of the small bakery was always friendly and welcoming.

## Session 2: Spelling

- |                                   |   |
|-----------------------------------|---|
| 1. cyb_____ity measures           | <i>n.</i> the practice of protecting computers, servers, mobile devices, electronic systems, networks, and data from unauthorized access, use, disclosure, disruption, modification, or destruction |
| 2. ov_____lm opponents by numbers | <i>v.</i> to defeat someone or something by using a great deal of force; to have a strong emotional effect on somebody  |
| 3. ex_____e in anger              | <i>v.</i> to burst or break open violently and noisily; to cause something to burst or break open   |
| 4. flu pa_____ic                  | <i>n.</i> an outbreak of a disease that affects many people over a very wide area   |
| 5. copyright pro_____or           | <i>n.</i> a person who owns and runs a business, especially a hotel, a shop, or a company   |
| 6. sh_____ed life                 | <i>adj.</i> protected or shielded from danger or harmful influences; inexperienced or innocent of certain unpleasantness or harsh realities of life   |
| 7. st____t passage                | <i>n.</i> a narrow stretch of water or sea connecting two larger bodies of water or seas  |
| 8. act of gen_____ty              | <i>n.</i> the fact or quality of being willing to do kind things or give somebody money, gifts, or time freely  |
| 9. re_____s to childhood          | <i>v.</i> to move or develop backward; to return to an earlier or less advanced state or condition; to decline or deteriorate   |

ANSWERS: 1. cybersecurity, 2. overwhelm, 3. explode, 4. pandemic, 5. proprietor, 6. sheltered, 7. strait, 8. generosity, 9. regress

10. he was ov_____lmed with gratitude	<i>v.</i> to defeat someone or something by using a great deal of force; to have a strong emotional effect on somebody
11. capital ou____y	<i>n.</i> an amount of money that is expended or spent, particularly on a specific project or purchase
12. ubi_____us computing	<i>adj.</i> being or existing everywhere at once
13. ac____e to the general treasury	<i>v.</i> (of a benefit or sum of money) to increase or accumulate in number or amount over a period of time
14. monthly pa_____ck	<i>n.</i> a check issued to an employee as payment for work or services rendered; the amount of money received in this check
15. cre_____al themselves by showing their registration	<i>v.</i> to provide someone with certification or verification of their qualifications, usually in a particular field or profession; (noun) a document attesting to the truth of certain stated facts
16. stubborn dis_____er	<i>n.</i> a person who does not believe in something, such as a religion or idea
17. cause ha__c	<i>n.</i> widespread destruction or devastation, often caused by natural disasters, war, or other violent events
18. persuade a dis_____er	<i>n.</i> a person who does not believe in something, such as a religion or idea
19. co_____se the text	<i>v.</i> to reduce the volume or size of something, often by removing water or other liquid; to make something shorter, more concise, or more concentrated

ANSWERS: 10. overwhelm, 11. outlay, 12. ubiquitous, 13. accrue, 14. paycheck, 15. credential, 16. disbeliever, 17. havoc, 18. disbeliever, 19. condense

20. sh__k their duties	<i>v.</i> to avoid or neglect one's responsibilities or duties; to evade or dodge something that one is expected or required to do
21. sma_____ne app developer	<i>n.</i> a mobile phone that functions as a computer and connects to the Internet
22. am__s a patent portfolio	<i>v.</i> to accumulate or gather a large quantity of something over time; to collect or assemble for future use or reference
23. tr_____ry money	<i>n.</i> the government department in charge of managing public funds; the funds of a government or institution or individual
24. sh_____ed housing	<i>adj.</i> protected or shielded from danger or harmful influences; inexperienced or innocent of certain unpleasantness or harsh realities of life
25. pr_____ce a judgment	<i>v.</i> to say or speak (a word or words) correctly or in a particular way
26. tr_____ry bonds	<i>n.</i> the government department in charge of managing public funds; the funds of a government or institution or individual
27. pr_____e innocence	<i>v.</i> to suppose or assume something to be true, often without sufficient evidence or proof; to take liberties, behave impolitely, or overstep one's bounds, often due to arrogance or ignorance
28. re_____s in skills	<i>v.</i> to move or develop backward; to return to an earlier or less advanced state or condition; to decline or deteriorate
29. re_____nt the receiving antenna	<i>v.</i> to change the focus, position, or direction of someone or something

ANSWERS: 20. shirk, 21. smartphone, 22. amass, 23. treasury, 24. sheltered, 25. pronounce, 26. treasury, 27. presume, 28. regress, 29. reorient

30. tim_____ing process	<i>adj.</i> requiring a significant amount of time or effort to complete
31. wr__k further damage	<i>v.</i> to cause or bring about something, often as a result of harmful or destructive actions or events
32. bankrupt cr____or	<i>n.</i> a person, company, etc. to whom a debtor owes money
33. blo_____in platform	<i>n.</i> a system in which a growing list of payment records, called blocks, made in cryptocurrency is maintained across several computers that are securely linked
34. ou_____w of capital	<i>n.</i> the leakage of fluid from a container; a natural flow of groundwater
35. fl_____te prices	<i>v.</i> to rise and fall irregularly or unexpectedly; to vary or change often and unpredictably
36. the scalability of blo_____in	<i>n.</i> a system in which a growing list of payment records, called blocks, made in cryptocurrency is maintained across several computers that are securely linked
37. ex_____e in popularity	<i>v.</i> to burst or break open violently and noisily; to cause something to burst or break open
38. ri_____et off the walls	<i>v.</i> to rebound or deflect off a surface at an angle or series of angles, changing direction multiple times; to have a sudden and unintended effect or outcome; (noun) the motion of an object or a projectile that is deflected off a surface

ANSWERS: 30. time-consuming, 31. wreak, 32. creditor, 33. blockchain, 34. outflow, 35. fluctuate, 36. blockchain, 37. explode, 38. ricochet



39. an op_____ne remark	<i>adj.</i> suitable or happening at a time that is suitable or convenient for a particular purpose
40. tel_____ine technology	<i>n.</i> the remote diagnosis and treatment of patients using telecommunications technology, such as video conferencing, phone calls, or messaging services
41. ex___e the crowd	<i>v.</i> to make someone feel suddenly enthusiastic or eager
42. boundless gen_____ty	<i>n.</i> the fact or quality of being willing to do kind things or give somebody money, gifts, or time freely
43. a sk_____al attitude	<i>adj.</i> doubting that something is accurate or useful
44. political im_____s	<i>n.</i> a force, motivation, or stimulus that causes something to happen or be done; the driving force behind a particular action or change
45. the di_____ty between theory and reality	<i>n.</i> a significant difference or inequality between two or more things
46. artistic out_____ng	<i>n.</i> a sudden and abundant flow or expression of thoughts, feelings, emotion, or information; an overwhelming amount of something expressed in a short period of time
47. pr_____e on his tolerance	<i>v.</i> to suppose or assume something to be true, often without sufficient evidence or proof; to take liberties, behave impolitely, or overstep one's bounds, often due to arrogance or ignorance

ANSWERS: 39. opportune, 40. telemedicine, 41. excite, 42. generosity, 43. skeptical, 44. impetus, 45. disparity, 46. outpouring, 47. presume

48. emotional out_____ng	<i>n.</i> a sudden and abundant flow or expression of thoughts, feelings, emotion, or information; an overwhelming amount of something expressed in a short period of time
49. moonlight as a ba_____er	<i>n.</i> a person who serves drinks, especially alcoholic beverages, at a bar
50. s__r a momentum of economic growth	<i>n.</i> a thing that encourages someone to do something; any sharply pointed projection; (verb) to incite or stimulate someone or something
51. sense of op_____sm	<i>n.</i> a feeling or the belief that good things will happen, or the quality of being full of hope and emphasizing the positive aspects of a situation
52. tr_____e of debt	<i>n.</i> a portion or segment of something, especially a financial investment that is divided or allocated according to a specific criterion or formula
53. monthly rem_____ce	<i>n.</i> the act of sending money or paying a debt; a sum of money sent as payment or as a gift
54. income di_____ty	<i>n.</i> a significant difference or inequality between two or more things
55. teaching cre_____al	<i>v.</i> to provide someone with certification or verification of their qualifications, usually in a particular field or profession; (noun) a document attesting to the truth of certain stated facts
56. ben_____nt gesture	<i>adj.</i> well-meaning and kind; serving a charitable or philanthropic purpose

ANSWERS: 48. outpouring, 49. bartender, 50. spur, 51. optimism, 52. tranche, 53. remittance, 54. disparity, 55. credential, 56. benevolent

- |                              |   |
|------------------------------|---|
| 57. sh__k moral obligation   | <i>v.</i> to avoid or neglect one's responsibilities or duties; to evade or dodge something that one is expected or required to do  |
| 58. sac_____ct belief        | <i>adj.</i> considered to be holy and deserving of respect and reverence  |
| 59. mo_____ze about politics | <i>v.</i> to express or teach a moral lesson or principle, often in a self-righteous or didactic way; to reflect on the ethical or moral aspects of a situation or behavior   |
| 60. political op_____sm      | <i>n.</i> a feeling or the belief that good things will happen, or the quality of being full of hope and emphasizing the positive aspects of a situation  |
| 61. ri_____et into a crowd   | <i>v.</i> to rebound or deflect off a surface at an angle or series of angles, changing direction multiple times; to have a sudden and unintended effect or outcome; (noun) the motion of an object or a projectile that is deflected off a surface |
| 62. a ben_____nt individual  | <i>adj.</i> well-meaning and kind; serving a charitable or philanthropic purpose  |
| 63. tw_____d approach        | <i>adj.</i> consisting of two parts or aspects; doubled in size, quantity, or degree  |
| 64. pr_____ce a name         | <i>v.</i> to say or speak (a word or words) correctly or in a particular way  |
| 65. ou_____w fluid           | <i>n.</i> the leakage of fluid from a container; a natural flow of groundwater  |
| 66. re_____nt my thinking    | <i>v.</i> to change the focus, position, or direction of someone or something   |

ANSWERS: 57. shirk, 58. sacrosanct, 59. moralize, 60. optimism, 61. ricochet, 62. benevolent, 63. twofold, 64. pronounce, 65. outflow, 66. reorient

67. tim_____ing project	<i>adj.</i> requiring a significant amount of time or effort to complete
68. st___t channel	<i>n.</i> a narrow stretch of water or sea connecting two larger bodies of water or seas
69. tw____d difference	<i>adj.</i> consisting of two parts or aspects; doubled in size, quantity, or degree
70. pr____ic approach	<i>adj.</i> practical rather than idealistic
71. cl___e plot	<i>n.</i> a phrase or expression that has become overused to the point that it has lost its original impact or meaning; a trite or unoriginal idea or statement
72. mo____ze a situation	<i>v.</i> to express or teach a moral lesson or principle, often in a self-righteous or didactic way; to reflect on the ethical or moral aspects of a situation or behavior
73. sk____al scientists	<i>adj.</i> doubting that something is accurate or useful
74. op____ne occasion	<i>adj.</i> suitable or happening at a time that is suitable or convenient for a particular purpose
75. ind____us worker	<i>adj.</i> hardworking, diligent, and persistent in effort
76. ex___e rebellion	<i>v.</i> to make someone feel suddenly enthusiastic or eager
77. fl____te rapidly	<i>v.</i> to rise and fall irregularly or unexpectedly; to vary or change often and unpredictably

ANSWERS: 67. time-consuming, 68. strait, 69. twofold, 70. pragmatic, 71. cliché, 72. moralize, 73. skeptical, 74. opportune, 75. industrious, 76. excite, 77. fluctuate

78. electronic rem_____ce	<i>n.</i> the act of sending money or paying a debt; a sum of money sent as payment or as a gift
79. benefits ac___e to the community	<i>v.</i> (of a benefit or sum of money) to increase or accumulate in number or amount over a period of time
80. cor_____us bankruptcy	<i>n.</i> a large family of viruses that can cause illness in humans and animals, which name comes from the crown-like spikes on the surface of the virus, which can be seen under a microscope, and COVID-19 is caused by a specific type of coronavirus known as SARS-CoV-2
81. co_____se water vapor	<i>v.</i> to reduce the volume or size of something, often by removing water or other liquid; to make something shorter, more concise, or more concentrated
82. tel_____ine consultation	<i>n.</i> the remote diagnosis and treatment of patients using telecommunications technology, such as video conferencing, phone calls, or messaging services
83. traditionally und_____ed	<i>adj.</i> inadequately or insufficiently provided with help, products, or services
84. de___e of bureaucracy	<i>n.</i> death or the end of something
85. play ha__c in the mind	<i>n.</i> widespread destruction or devastation, often caused by natural disasters, war, or other violent events
86. professional ba_____er	<i>n.</i> a person who serves drinks, especially alcoholic beverages, at a bar

ANSWERS: 78. remittance, 79. accrue, 80. coronavirus, 81. condense, 82. telemedicine, 83. underserved, 84. demise, 85. havoc, 86. bartender

87. large tr____e	<i>n.</i> a portion or segment of something, especially a financial investment that is divided or allocated according to a specific criterion or formula
88. und____ed market	<i>adj.</i> inadequately or insufficiently provided with help, products, or services
89. pl____t against other major currencies	<i>v.</i> to fall or drop suddenly and steeply; to decline rapidly or sharply
90. sma____ne addict	<i>n.</i> a mobile phone that functions as a computer and connects to the Internet
91. ind____us student	<i>adj.</i> hardworking, diligent, and persistent in effort
92. global pa____ic	<i>n.</i> an outbreak of a disease that affects many people over a very wide area
93. sac____ct tradition	<i>adj.</i> considered to be holy and deserving of respect and reverence
94. pro____or of a business	<i>n.</i> a person who owns and runs a business, especially a hotel, a shop, or a company
95. s__r of the moment	<i>n.</i> a thing that encourages someone to do something; any sharply pointed projection; (verb) to incite or stimulate someone or something
96. pr____ic politics	<i>adj.</i> practical rather than idealistic
97. meet their de____e	<i>n.</i> death or the end of something
98. the cr____or's claims	<i>n.</i> a person, company, etc. to whom a debtor owes money

ANSWERS: 87. tranche, 88. underserved, 89. plummet, 90. smartphone, 91. industrious, 92. pandemic, 93. sacrosanct, 94. proprietor, 95. spur, 96. pragmatic, 97. demise, 98. creditor

99. am__s followers	<i>v.</i> to accumulate or gather a large quantity of something over time; to collect or assemble for future use or reference
100. wr__k a lot of changes	<i>v.</i> to cause or bring about something, often as a result of harmful or destructive actions or events
101. technological im____s	<i>n.</i> a force, motivation, or stimulus that causes something to happen or be done; the driving force behind a particular action or change
102. electronic pa____ck	<i>n.</i> a check issued to an employee as payment for work or services rendered; the amount of money received in this check
103. cyb____ity threat	<i>n.</i> the practice of protecting computers, servers, mobile devices, electronic systems, networks, and data from unauthorized access, use, disclosure, disruption, modification, or destruction
104. ou____y budget	<i>n.</i> an amount of money that is expended or spent, particularly on a specific project or purchase
105. tr____ct in cash	<i>v.</i> to carry out or conduct a business or other transaction; to complete or fulfill an agreement, deal, or contract
106. tr____ct internationally	<i>v.</i> to carry out or conduct a business or other transaction; to complete or fulfill an agreement, deal, or contract
107. cor____us antibody test kit	<i>n.</i> a large family of viruses that can cause illness in humans and animals, which name comes from the crown-like spikes on the surface of the virus, which can be seen under a microscope, and COVID-19 is caused by a specific type of coronavirus known as SARS-CoV-2

ANSWERS: 99. amass, 100. wreak, 101. impetus, 102. paycheck, 103. cybersecurity, 104. outlay, 105. transact, 106. transact, 107. coronavirus

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|-----------------------------------|---|
| 108. age-old cl___e               | <i>n.</i> a phrase or expression that has become overused to the point that it has lost its original impact or meaning; a trite or unoriginal idea or statement |
| 109. ubi_____us across ecosystems | <i>adj.</i> being or existing everywhere at once  |
| 110. pl_____ting sales            | <i>v.</i> to fall or drop suddenly and steeply; to decline rapidly or sharply   |

ANSWERS: 108. cliché, 109. ubiquitous, 110. plummet



## Session 3: Fill in the Blanks

1. I can't \_\_\_\_\_ my work responsibilities, even when taking a break is tempting.  
*v.* to avoid or neglect one's responsibilities or duties; to evade or dodge something that one is expected or required to do
  
2. I need to \_\_\_\_\_ all of my notes into a manageable summary for my presentation.  
*v.* to reduce the volume or size of something, often by removing water or other liquid; to make something shorter, more concise, or more concentrated
  
3. This area is medically \_\_\_\_\_.  
*adj.* inadequately or insufficiently provided with help, products, or services
  
4. As the use of technology continues to increase in everyday life, \_\_\_\_\_ awareness and education become even more important  
*n.* the practice of protecting computers, servers, mobile devices, electronic systems, networks, and data from unauthorized access, use, disclosure, disruption, modification, or destruction
  
5. There is a significant \_\_\_\_\_ in pay between men and women in the company.  
*n.* a significant difference or inequality between two or more things
  
6. The news of her promotion \_\_\_\_\_ her.  
*v.* to make someone feel suddenly enthusiastic or eager
  
7. Making a sharp noise will quickly \_\_\_\_\_ children's thoughts to the present.  
*v.* to change the focus, position, or direction of someone or something

ANSWERS: 1. shirk, 2. condense, 3. underserved, 4. cybersecurity, 5. disparity, 6. excited, 7. reorient

8. The birds found \_\_\_\_\_ spots in the trees to avoid the rain.

*adj.* protected or shielded from danger or harmful influences; inexperienced or innocent of certain unpleasantness or harsh realities of life

9. I \_\_\_\_\_ you've already made plans for the weekend since you didn't respond to my invitation.

*v.* to suppose or assume something to be true, often without sufficient evidence or proof; to take liberties, behave impolitely, or overstep one's bounds, often due to arrogance or ignorance

10. To get the job, I need to \_\_\_\_\_ my experience and education.

*v.* to provide someone with certification or verification of their qualifications, usually in a particular field or profession; (noun) a document attesting to the truth of certain stated facts

11. There is considerable \_\_\_\_\_ that the economy will recover soon.

*n.* a feeling or the belief that good things will happen, or the quality of being full of hope and emphasizing the positive aspects of a situation

12. The threat of losing his job was the \_\_\_\_\_ he needed to work harder.

*n.* a thing that encourages someone to do something; any sharply pointed projection; (verb) to incite or stimulate someone or something

13. The \_\_\_\_\_ of support from the community was overwhelming after the tragic event.

*n.* a sudden and abundant flow or expression of thoughts, feelings, emotion, or information; an overwhelming amount of something expressed in a short period of time

14. The team's failure to win games has caused them to \_\_\_\_\_ in confidence.

*v.* to move or develop backward; to return to an earlier or less advanced state or condition; to decline or deteriorate

ANSWERS: 8. sheltered, 9. presume, 10. credential, 11. optimism, 12. spur, 13. outpouring, 14. regress

15. His religious and philosophical beliefs were utterly \_\_\_\_\_.

*adj.* doubting that something is accurate or useful

16. The \_\_\_\_\_ for the new marketing campaign was significant but worth it.

*n.* an amount of money that is expended or spent, particularly on a specific project or purchase

17. The police officer fired a warning shot that \_\_\_\_\_ off the pavement and hit a nearby car.

*v.* to rebound or deflect off a surface at an angle or series of angles, changing direction multiple times; to have a sudden and unintended effect or outcome;  
(noun) the motion of an object or a projectile that is deflected off a surface

18. The storm wreaked \_\_\_\_\_ on the town, causing widespread damage and power outages.

*n.* widespread destruction or devastation, often caused by natural disasters, war, or other violent events

19. The ship navigated through the \_\_\_\_\_ with great care.

*n.* a narrow stretch of water or sea connecting two larger bodies of water or seas

20. She struggled to \_\_\_\_\_ the word in a foreign language.

*v.* to say or speak (a word or words) correctly or in a particular way

21. Two-percent interest will \_\_\_\_\_ on your savings account.

*v.* (of a benefit or sum of money) to increase or accumulate in number or amount over a period of time

22. After the valves were closed, the \_\_\_\_\_ halted.

*n.* the leakage of fluid from a container; a natural flow of groundwater

ANSWERS: 15. skeptical, 16. outlay, 17. ricocheted, 18. havoc, 19. strait, 20. pronounce, 21. accrue, 22. outflow

23. The virus has \_\_\_\_\_ havoc on the healthcare system, overwhelming hospitals and causing shortages of supplies.

- v.* to cause or bring about something, often as a result of harmful or destructive actions or events

24. The latest \_\_\_\_\_ of funding will help the company expand its operations.

- n.* a portion or segment of something, especially a financial investment that is divided or allocated according to a specific criterion or formula

25. The \_\_\_\_\_ of the payment was delayed due to a technical error.

- n.* the act of sending money or paying a debt; a sum of money sent as payment or as a gift

26. They fear a \_\_\_\_\_ of a new type of virus.

- n.* an outbreak of a disease that affects many people over a very wide area

27. Sugar is \_\_\_\_\_ in food.

- adj.* being or existing everywhere at once

28. Writing a research paper can be a \_\_\_\_\_ task.

- adj.* requiring a significant amount of time or effort to complete

29. Getting a raise at work was the \_\_\_\_\_ to start looking for a new place to live.

- n.* a force, motivation, or stimulus that causes something to happen or be done; the driving force behind a particular action or change

30. The phone rang at the most \_\_\_\_\_ time.

- adj.* suitable or happening at a time that is suitable or convenient for a particular purpose

ANSWERS: 23. wreaked, 24. tranche, 25. remittance, 26. pandemic, 27. ubiquitous, 28. time-consuming, 29. impetus, 30. opportune

31. The old building \_\_\_\_\_ in a fiery inferno.

- v.* to burst or break open violently and noisily; to cause something to burst or break open

32. Internet traffic volumes have increased significantly with the advent of \_\_\_\_\_.

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

33. He is remembered for his \_\_\_\_\_ and civilization.

- n.* the fact or quality of being willing to do kind things or give somebody money, gifts, or time freely

34. I asked the lawyer to initiate \_\_\_\_\_ negotiations for voluntary liquidation.

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

35. He was known to be very \_\_\_\_\_ and would often work late into the night.

- adj.* hardworking, diligent, and persistent in effort

36. He was a \_\_\_\_\_ leader who made decisions based on what was practical rather than ideal.

- adj.* practical rather than idealistic

37. The stock prices have \_\_\_\_\_ in the last hour, causing concern for investors.

- v.* to fall or drop suddenly and steeply; to decline rapidly or sharply

38. The chief \_\_\_\_\_ mixed the ingredients to create a new and exciting cocktail.

- n.* a person who serves drinks, especially alcoholic beverages, at a bar

39. I need to \_\_\_\_\_ some business at the bank before it closes.

- v.* to carry out or conduct a business or other transaction; to complete or fulfill an agreement, deal, or contract

ANSWERS: 31. exploded, 32. smartphones, 33. generosity, 34. creditor, 35. industrious, 36. pragmatic, 37. plummeted, 38. bartender, 39. transact

40. The protracted war nearly depleted the country's \_\_\_\_\_.  
*n.* the government department in charge of managing public funds; the funds of a government or institution or individual
41. 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
42. Using the same \_\_\_\_\_ phrase in every conversation can take time and effort.  
*n.* a phrase or expression that has become overused to the point that it has lost its original impact or meaning; a trite or unoriginal idea or statement
43. Due to the pandemic, many doctors have started offering \_\_\_\_\_ appointments.  
*n.* the remote diagnosis and treatment of patients using telecommunications technology, such as video conferencing, phone calls, or messaging services
44. The sudden \_\_\_\_\_ of the king was a shock to everyone and threw the kingdom into chaos.  
*n.* death or the end of something
45. Considering the situation of \_\_\_\_\_ organized stopped this year's beer festival.  
*n.* a large family of viruses that can cause illness in humans and animals, which name comes from the crown-like spikes on the surface of the virus, which can be seen under a microscope, and COVID-19 is caused by a specific type of coronavirus known as SARS-CoV-2
46. I don't like it when people try to \_\_\_\_\_ me about my personal choices.  
*v.* to express or teach a moral lesson or principle, often in a self-righteous or didactic way; to reflect on the ethical or moral aspects of a situation or behavior

ANSWERS: 40. treasury, 41. overwhelm, 42. cliché, 43. telemedicine, 44. demise, 45. coronavirus, 46. moralize

47. Despite the evidence, she remained a \_\_\_\_\_ in the theory of evolution.  
*n.* a person who does not believe in something, such as a religion or idea
48. I received a bonus on top of my regular \_\_\_\_\_ this month.  
*n.* a check issued to an employee as payment for work or services rendered; the amount of money received in this check
49. The tradition of the annual family reunion is \_\_\_\_\_ and must be upheld.  
*adj.* considered to be holy and deserving of respect and reverence
50. The \_\_\_\_\_ donor's contribution to the charity greatly impacted the lives of those it served.  
*adj.* well-meaning and kind; serving a charitable or philanthropic purpose
51. She had \_\_\_\_\_ a fortune through wise investments and shrewd business decisions.  
*v.* to accumulate or gather a large quantity of something over time; to collect or assemble for future use or reference
52. The \_\_\_\_\_ increase in sales was unexpected but welcomed by the company.  
*adj.* consisting of two parts or aspects; doubled in size, quantity, or degree
53. The \_\_\_\_\_ of the small bakery was always friendly and welcoming.  
*n.* a person who owns and runs a business, especially a hotel, a shop, or a company
54. Cryptocurrencies are only one form of implementation of \_\_\_\_\_ technology.  
*n.* a system in which a growing list of payment records, called blocks, made in cryptocurrency is maintained across several computers that are securely linked

ANSWERS: 47. disbeliever, 48. paycheck, 49. sacrosanct, 50. benevolent, 51. amassed, 52. twofold, 53. proprietor, 54. blockchain

55. Stock prices \_\_\_\_\_ daily based on market demand and supply.
- v. to rise and fall irregularly or unexpectedly; to vary or change often and unpredictably

ANSWERS: 55. fluctuate