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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



All Words

IMPORTANT

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Session 1: Word List

alternative

- n. one of two or more available possibilities or choice synonym: choice, option
- (1) an **alternative** plan, (2) there is no other **alternative** Doctors are gradually coming around to the idea of using **alternative** medicines.

tradition

 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.

pandemic

 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.

waive

v. to give up or relinquish a claim or right voluntarily; to refrain from insisting on or enforcing a requirement or

rule

synonym: forgo, relinquish, abstain

(1) waive the claim, (2) waive fees

The homeowners decided to **waive** the inspection fee for the interested buyers to make the sale smoother.

fee

- n. a sum of money charged for a particular servicesynonym: charge, cost, expense
- (1) fee calculation, (2) service fee

The lawyer's **fee** for the case was \$10,000.

government

 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.

paycheck

 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.

distribute

v. to give something to a large number of individuals, or to spread or furnish something

synonym: broadcast, disperse, hand out

(1) **distribute** wealth evenly, (2) **distribute** video content His estate was **distributed** to his sons.

stimulus

- n. something that causes growth or arouses actionsynonym: incitement, inspiration, motivation
- (1) a response to a **stimulus**,(2) economic **stimulus**This book provides children with ideas and a **stimulus** for

outside recreation.

outpouring

- 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

- the fact or quality of being willing to do kind things or n. 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.

trend

- a general direction in which something is changing or n. developing
- *synonym*: direction, movement, tendency
- (1) an international **trend**, (2) the **trend** away from television The oil price continued their downward **trend**.

digital

- adj. processing or storing information as a succession of 1 and 0 to show that a signal is present or missing; relating to the use of computer technology, especially the internet
- synonym: numerical, computerized, cyber
- (1) a digital watch, (2) digital electronic signature Sensors convert physical phenomena into **digital** signals.

massive

- adj. enormous amount; very heavy and solid synonym: enormous, giant, immense
- (1) massive amounts, (2) massive stars The recent economic downturn has resulted in massive layoffs.

accelerate

v. to make something faster or earlier; to cause to develop or progress more quickly

synonym: speed up, quicken, rev

(1) **accelerate** a chemical reaction, (2) **accelerate** the car The government tried to **accelerate** the commercialization of this development.

commerce

 the activity of buying and selling things, especially on a large scale

synonym: trade, transaction, dealings

(1) interstate **commerce**, (2) the local chamber of **commerce**

This company has invested heavily in Internet commerce.

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.

dive

- v. to jump into the water with your head and arms going in first, or to move down to a deeper level underwatersynonym: dip, leap, plunge
- (1) **dive** into anime communities, (2) **dive** off a cliff The sperm whale can **dive** to 1,000 meters.

arrival

the act or situation of coming or being brought to a place; accomplishment of an objective

synonym: reaching, appearance, coming

(1) **arrival** and departure gate, (2) **arrival** at a conclusion Weather forecasters are predicting the **arrival** of a heatwave.

unemployed

adj. not having a job, although able to worksynonym: idle, inactive, jobless

(1) assignment for the **unemployed** youth, (2) people who are **unemployed**

My father was unemployed for so long.

statistics

- the discipline that concerns the collection, organization, analysis, interpretation, and presentation of data
- (1) statistics for cancer, (2) official statistics The **statistics** demonstrate that poverty and unemployment are genuine problems.

circumstance

the specific conditions or events that surround a particular situation or occurrence

synonym: condition, context, environment

(1) circumstance of birth, (2) circumstance of injury She explained the **circumstances** surrounding the accident.

employ

crisis

to give somebody a job and pay them for it; to make use of

synonym: hire, engage, use

- (1) **employ** job seekers, (2) **employ** a new method When making arrests, police officers frequently **employ** excessive force.

a time of great disagreement, confusion, or danger when problems must be resolved or critical decisions must be taken

synonym: concern, problem, emergency

(1) financial **crisis**, (2) **crisis** management The Chinese word for **crisis** comprises two characters, one for danger and the other for opportunity.

exposed

adj. having no protection or shield from something, such as bad weather, attack, or criticism

synonym: endangered, revealed, disclosed

(1) **exposed** to radiation, (2) an **exposed** rock

Tech companies often employ exposed ducts and other materials in their office interiors.

obvious

adj. easy to see, discover or understand

synonym: apparent, conspicuous, evident

(1) obvious reasons, (2) his conclusion was obvious

There are **obvious** differences between the two wine-producing regions.

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.

economy

n. the system by which a country or region produces manages, and distributes goods and services, including the money and finances involved in these activities; (of an airline) the lowest-priced, most basic option for seating in commercial travel

synonym: finance, trade, business

(1) **economy** of scale, (2) **economy** class

The **economy** of the country is struggling due to the recent political instability.

psychology

- n. the scientific study of mind and behavior
- (1) **psychology** experiment, (2) **psychology** of crowd She had a master's degree in **psychology**.

examine

v. to study or consider a person or object attentively and thoroughly to learn something about them

synonym: study, probe, analyze

(1) **examine** the data studiously, (2) **examine** the issue Initially, we must **examine** all project-related expenses.

phase

- n. any stage in a series of events, change, or development synonym: degree, stage, step
- (1) enter on the last **phase**, (2) two- **phase** structure

 The era of the industrial revolution was a crucial **phase** of

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instance

- n. a particular example or single occurrence of somethingsynonym: example, sample, illustration
- (1) for instance, (2) notable instance

These articles cite five **instances** of climate change.

struggle

 to make a great effort to do something when it is difficult, or there are a lot of problems; to use force or violence to break away from restraint or constriction

synonym: toil, strive, compete

(1) **struggle** against discrimination, (2) **struggle** to get the job

He could not struggle against temptation.

unnecessary

adj. not needed or required; not essential or importantsynonym: redundant, extra, superfluous

(1) **unnecessary** expense, (2) **unnecessary** hassle The extra steps in the process were deemed **unnecessary** and removed to streamline production.

ignore

- v. to intentionally not listen or pay attention to synonym: neglect, disregard, shun
- (1) **ignore** her advice, (2) **ignore** a ban Since independence, the area has been completely **ignored**.

opportune

adj. suitable or happening at a time that is suitable or convenient for a particular purposesynonym: suitable, timely, practical

(1) **opportune** occasion, (2) an **opportune** remark The phone rang at the most **opportune** time.

transaction

 an instance of buying or selling something; the act or process of doing something

synonym: trade, dealing, commerce

(1) card with no foreign transaction fees, (2) transaction

balance

Electronic **transactions** remain incomplete due to system errors.

advantage

 a condition or circumstance that puts one in a favorable or superior position; a beneficial feature or asset that someone or something has

synonym: benefit, edge, asset

(1) score an **advantage**, (2) take **advantage** of his weak points

One of the main **advantages** of the new product is its increased efficiency.

transition

 the process or period of changing from one state or circumstance to another

synonym: change, growth, shift

(1) **transition** phase, (2) ensure a smooth **transition**The nation's healthcare system is in **transition** at the moment.

emerging

adj. starting to exist, mature, or become well-known synonym: arising, occurring, state-of-the-art

(1) **emerging** country, (2) **emerging** technologies **Emerging** technologies have dramatically improved productivity in various industries.

continuous

adj. occurring or existing without a pause or interruption synonym: ceaseless, regular, repeated

(1) **continuous** improvement, (2) a **continuous** row of warehouses

The heavy snow has been **continuous** since last morning.

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.

retail

 the sale of goods or services to consumers, especially in small quantities, either directly to the end customer or through retail outlets

synonym: sales, trade, commerce

(1) retail store, (2) a retail dealer

The **retail** industry has been affected by the rise of online shopping.

entertainment

 public shows, films, television, or other performances or activities of enjoying people

synonym: amusement, recreation, enjoyment

(1) an elegant **entertainment**, (2) hour of **entertainment** The hotel is famous for its **entertainment**, including the casino.

currency

- n. a system of money in general use in a particular country synonym: money, tender, cash
- (1) **currency** exchange, (2) digital **currency**The **currency** used in this country is the Euro.

tremendous

adj. very great in degree or extent or amount or impact; extremely good

synonym: enormous, giant, immense

(1) **tremendous** amount, (2) **tremendous** popularity We had a **tremendous** time yesterday.

bold

adj. brave, daring, and confident; not frightened of danger or afraid to say what you feel or to take risks

synonym: brave, courageous, fearless

(1) a **bold** design, (2) big, **bold** piano sounds

The effort to alleviate climate change needs **bold** action.

predict

- v. to state beforehand that something will happen in the future, mainly based on knowledge or experience
 synonym: forecast, anticipate, foresee
- (1) **predict** the future, (2) **predict** when she will arrive It's notoriously challenging to **predict** birth rates.

demise

- n. death or the end of somethingsynonym: 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.

acceleration

- a rate of increase in velocity; the rate of change of velocity with respect to time
- synonym: speed up, quicken, hastening
- (1) a unit of **acceleration**, (2) **acceleration** of an object The car's **acceleration** was impressive, going from 0 to 60 mph in just 5 seconds.

trillion

- n. the number 1,000,000,000,000; a million million
- (1) **trillion** cubic feet, (2) many **trillions** of dollars One light year is nearly 6 **trillion** miles.

advent

- n. the arrival or beginning of something; the coming of Jesus Christ at his birth
- synonym: coming, arrival, approach
- (1) **advent** calendar, (2) celebrate the **advent** of spring
 The **advent** of the internet has dramatically changed the way
 we communicate.

shift

- n. a slight transition in position, direction, or trendsynonym: transition, change, modification
- (1) Doppler **shift**, (2) major paradigm **shift** Could you help me **shift** some furniture?

impetus

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.

distance

the amount of space between two points, measured in units such as miles, meters, or kilometers; the extent, scope, or range between two things, such as distance or emotional distance

synonym: space, gap, span

(1) driving distance, (2) social distance The marathon runner covered a long distance in a short amount of time.

requirement

- something that is needed or wanted
- synonym: prerequisite, provision, condition
- (1) meet requirement, (2) school requirement What is the entry requirement for this course?

cashier

- an employee responsible for handling transactions, such as payments or returns, in a store or other business synonym: teller, clerk
- (1) cashier position, (2) bank cashier

After working as a **cashier** for a few years, she was promoted to a managerial position within the grocery store.

consume

to spend something, especially fuel, energy, or time, in a large amount

synonym: absorb, ingest, use up

- (1) **consume** a large of alcohol, (2) **consume** electricity A smaller car will **consume** less fuel.
- a sudden and great increase of something, such as a feeling, the amount or number, etc.

surge

synonym: rush, spate, deluge

(1) a **surge** of shoppers, (2) the **surge** in foreign tourism She drowned her **surge** of anger through her creative work.

inclusive

adj. including much or everything, and especially including stated limits; not excluding any of the people, things, ideas, etc. involved in something

synonym: cover-all, all-embracing, comprehensive

(1) a fully **inclusive** price, (2) **inclusive** education

The university has established a capacity for each nationality as part of its **inclusive** policy.

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

- 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**.

essential

- adj. indispensable; fundamental synonym: critical, crucial, basic
- (1) **essential** amino acid, (2) **essential** commodities of life Trial and error is an **essential** part of education.

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.

define

 to state or explain precisely the nature, scope, or meaning of something

synonym: characterize, depict, express

(1) **define** a word, (2) **define** my position

To advance this discussion, we must **define** "success" rigorously.

aim

- v. to try or plan to get or achieve something synonym: aspire, direct, target
- (1) **aim** at a specific target, (2) **aim** to be a nurse We **aim** for an overseas expansion.

withstand

- v. to resist the effect or impact of something synonym: endure, bear, resist
- (1) **withstand** pressure, (2) **withstand** temptation
 The new phone is waterproof and can **withstand** being dropped in water.

shock

 a strong feeling or physical reaction to a sudden and unexpected event or experience, especially something unpleasant

synonym: amazement, surprise, stunner

(1) death from **shock**, (2) **shock-resistant** He got an electric **shock** at work.

plummet

 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.

penetration

 the act or process of penetrating or entering something, often forcefully or with difficulty; the depth or extent to which something has been entered or understood

synonym: infiltration, entry, invasion

(1) penetration testing, (2) market penetration

The spy's mission was to gather intelligence on enemy territories through covert **penetration**.

device

 a piece of equipment, tool, or technology that serves a particular purpose or function, often mechanical or electronic

synonym: gadget, instrument, tool

(1) electronic device, (2) tracking device

I always carry a backup **device** in case my phone runs out of battery.

individual

n. a single person or thing, as distinct from a groupsynonym: person, being, self

(1) a private individual, (2) individual freedom

As an **individual**, he had the right to make his own decisions and live his life as he saw fit.

desktop

 a flat working surface or table that is usually placed on top of a desk, typically used for a computer or other work-related activities

synonym: computer, workstation, PC

(1) desktop software, (2) desktop wallpaper

I need to upgrade my desktop computer since it's become

quite slow.

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.

branch

 a division of a tree or woody shrub that grows out from the trunk or a main stem; a division of some larger or more complex organization

synonym: limb, twig, bough

(1) branch office, (2) a branch pipe

The **branch** of the tree had fallen and blocked the road.

palm

n. the inner surface of the hand from the wrist to the base of the fingers; any plant of the family Palmae having an unbranched trunk crowned by large pinnate or palmate leaves

synonym: hand, fist

(1) the **palm** side of the forearm, (2) coconut **palm** trees This high-performance camera is compact enough to fit in the **palm** of your hand.

traditionally

adv. in accordance with tradition; typically or commonly done in a particular way

synonym: conventionally, commonly, generally

(1) **traditionally** accepted concept, (2) **traditionally** sung at a banquet

Traditionally, the ceremony was held outdoors.

practically

adv. almost or nearly

synonym: almost, nearly, virtually

(1) **practically** constant, (2) **practically** impossible to find a parking spot

The store is **practically** empty.

vulnerable

adj. capable of being hurt or influenced physically or mentally

synonym: susceptible, exposed, weak

(1) a **vulnerable** bridge, (2) **vulnerable** parts of the body Infants and pregnant women are particularly **vulnerable**.

have-not

n. a person or group who lacks the necessities of life, such as adequate food, shelter, or economic resources, often contrasted with a "have" or someone who has abundance or wealth

synonym: pauper, destitute, indigent

(1) **have-not** countries, (2) **have-not** families

The **have-nots** in our society often struggle to afford necessities like healthcare and education.

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.

evolve

v. to develop gradually, or to cause the development of something or someone gradually

synonym: develop, mature, grow

(1) **evolve**, (2) **evolve** over the past decade Eyeless fish **evolved** in dark caves.

predominantly

adv. mainly, mostly, or primarily; having the greatest influence or power in a particular situation or groupsynonym: mostly, chiefly, largely

(1) **predominantly** rural, (2) **predominantly** Christian The neighborhood is **predominantly** made up of young families with children.

associate

v. to mentally connect someone or something with someone or something else

synonym: tie in, link, consociate

(1) associate alcohol with gambling, (2) associate with

people widely

The majority of consumers **associate** this brand with quality.

embedded

adj. fixed firmly into the surface of something synonym: ingrained, implanted, inserted

(1) **embedded** systems, (2) LED- **embedded** glass The **embedded** chip in my credit card allows me to make contactless payments.

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.

exceed

 to surpass or go beyond a limit, expectation, or requirement; to be better or greater than anticipated or desired

synonym: surpass, outdo, excel

(1) **exceed** sales targets, (2) **exceed** the speed limit The athlete's performance **exceeded** all expectations, breaking a world record.

intake

n. the act or process of taking food, air, etc., into your body through the mouth; the amount of food, air, or another substance that you take into your body

synonym: consumption, absorption, inhalation

(1) a small **intake** of breath, (2) an **intake** pipe He has been advised to reduce his daily fat **intake**.

evenly

adv. in equal amounts or shares; in a balanced or impartial way

synonym: constantly, smoothly, equally

evenly colored, (2) almost evenly divided
 This product can spread the cement evenly.

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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.

extend

v. to broaden in scope, range, or area

synonym: prolong, lengthen, advance

(1) **extend** the warranty, (2) **extend** a line

Her visit will **extend** from Monday to Friday.

handle

- v. to deal with a situation, problem, or strong emotion synonym: control, manage, deal with
- (1) **handle** a precious object, (2) **handled** the incident We all should learn how to **handle** stress.

develop

to grow or expand; to improve or refine through a process of progress and refinement, often to achieve greater sophistication or complexity; to elaborate or add detail to something that is in the process of being created

synonym: evolve, progress, advance

(1) **develop** a strategy, (2) **develop** a skill

We must **develop** a new system to streamline our workflow and increase efficiency.

bureau

 an office or agency that specializes in a particular type of work, often related to collecting or compiling data or information

synonym: agency, department, office

(1) bureau of statistics, (2) travel bureau

I went to the **bureau** of motor vehicles to renew my driver's license.

bias

 a strong feeling in favor of or against one group of people, an idea, or thing, often not based on fair judgment synonym: inclination, partiality, predilection

(1) **bias** against a big company, (2) have a **bias** toward socialism

She researched gender bias in politics.

algorithm

- a set of rules or rigorous instructions typically used to solve a specific problem or to perform a computation
 synonym: logic, method, rule
- (1) the RSA **algorithm**, (2) **algorithm** for image processing We can evaluate the performance of an **algorithm** in terms of computation time.

provider

 a person or an organization that supplies somebody with something needed or wanted

synonym: supplier

(1) an information **provider**, (2) the **provider** of the family People select Internet **providers** not only in terms of price but also in terms of transmission speed.

county

 an administrative division of a country or state, typically one of several comprising a larger division

synonym: district, region, territory

(1) **county** seat, (2) throughout the **county**The **county's** population has been increasing rapidly in recent years.

median

 the value separating the higher half from the lower half of a set of values arranged in order of size

synonym: middle, center

(1) **median** age at diagnosis, (2) a **median** strip **Median** annual income fell last year in this country.

nation

 a large organized community of people living in a particular country or region and having a particular culture

synonym: country, state, sovereign entity

(1) nation-state, (2) a seafaring nation

The **nation** of Japan is known for its unique culture and advanced technology.

profitable

adj. making or likely to make material gain or profit synonym: advantageous, beneficial, thriving

(1) a **profitable** job, (2) **profitable** trade

The Prohibition amendment made bootlegging **profitable**.

deposit

n. a sum of money or materials placed or kept in a bank, safety deposit box, or other secure places for safekeeping; a layer of rock, sand, or other material left behind by a flowing liquid or eroding force

synonym: bank, installment, sedimentation

(1) deposit money, (2) deposit accumulationI made a deposit at the bank to add money to my account.

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.

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.

technological

adj. based on scientific and industrial progresssynonym: specialized, technical

(1) **technological** advancement, (2) **technological** policy **Technological** advances have disrupted many industries.

critic

n. someone who expresses opinions about the quality of books, music, etc.

synonym: pundit, analyst, attacker

(1) art critic, (2) severe critic

Advocates for legal reform hear less harsh words from their **critics**.

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.

influence

n. the ability to affect someone's or something's character, growth, or behavior, or the effect itself

synonym: power, leverage, effect

(1) **influence** a child's future, (2) **influence** the daily life The former emperor had a particular **influence** even after he abdicated.

boundary

- n. a real or imaginary line that marks the limit or extent of something and separates it from other things or placessynonym: border, frontier, limitation
- (1) geographical **boundary**, (2) the **boundary** between reality and fantasy

He wandered the **boundary** between life and death by gunfire.

brand

 a type of product, service, etc., made by a particular company and sold under a specific name; identification mark on the skin of livestock, criminals, etc., made by burning

synonym: trademark, label, symbol

(1) create a **brand** logo, (2) the **brand** of the new car There's a new **brand** of hero in the movies now.

attribute

v. to say or regard that something is the result of a particular thing; (noun) a quality or feature that someone or something possesses;

synonym: ascribe, blame, (noun) feature

(1) **attribute** the change to their marriage, (2) **attribute** directly to sales

He **attributes** the disappointing results to the economic downturn.

privacy

- n. someone's right to keep their personal matters and relationships not watched or interrupted by other people synonym: seclusion, aloneness, solitariness
- (1) **privacy** abuse, (2) trespass on a person's **privacy**. This conduct would be an invasion of **privacy**.

desire

- n. a strong feeling of wanting to have or do somethingsynonym: ambition, appetite, greed
- (1) unsatisfied **desire**, (2) fleshly **desire**Low sexual **desire** typically correlates with low testosterone levels.

initially

adv. at the beginning; at firstsynonym: originally, primarily, firstly

(1) **initially** anticipated, (2) diagnosed **initially** as a tumor This train departed later than **initially** scheduled.

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.

frame

a strong border or structure of the wood, metal, etc. that surrounds something such as a picture, door, or window synonym: body, skeleton, scaffolding

(1) a picture **frame**, (2) the **frame** of the policy The detective looked for fingerprints on the window **frame**.

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**.

administer

v. to oversee and control the operation or arrangement of something

synonym: allocate, distribute, dispense

(1) administer justice, (2) administer the funds

After the accident, three governmental bodies **administer** the company.

volume

n. the amount of space occupied by an object or substance; the magnitude of sound

synonym: capacity, amount, intensity

(1) **volume** of work, (2) high **volume**

This container has a **volume** of 10 cubic meters.

tranche

 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.

difficulty

- n. a condition or state that causes problemssynonym: hardship, complication, problem
- (1) the degree of **difficulty**, (2) **difficulty** in breathing He has **difficulty** exercising because of a back injury sustained in an accident.

percentage

n. the number, amount, or rate of something, which is usually the amount per hundred

synonym: rate, ratio, portion

(1) the **percentage** of the gold content, (2) a high **percentage**

What is the **percentage** of the consumption tax in the United States?

rescue

 to save someone or something from a dangerous or difficult situation

synonym: save, extricate, retrieve

(1) **rescue** a dying dog, (2) **rescue** a company from bankruptcy

The fire department arrived just in time to **rescue** the family from the burning building.

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.

ridiculous

 adj. very silly or unreasonable and deserving to be laughed at

synonym: absurd, fatuous, foolish

(1) a **ridiculous** amount of money, (2) a **ridiculous** suggestion

Everyone regarded the theory he advocated as **ridiculous** but was later proven correct.

locate

 to specify or determine the exact position of someone or something

synonym: discover, find, place

(1) **locate** a missing pet, (2) **locate** a tumor

The robot can accurately **locate** construction material.

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.

electron

- n. a tiny particle with the negative electrical charge synonym: negatron
- (1) flow of **electrons**, (2) beam of **electrons**The outermost **electron** shell determines the chemical properties of an atom.

apologize

v. to express regret for committing wrongdoing or causing a problem

synonym: excuse, justify, atone

(1) **apologize** for being late, (2) **apologize** ahead of time lapologize for neglecting your email.

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.

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.

surveillance

 the act of carefully monitoring a person suspected of a crime or a place where a crime may be committed or expected

synonym: administration, overseeing, control

(1) he is kept under surveillance, (2) surveillance cameras

The novel contains a criticism of the **surveillance** society.

incredibly

adv. in a way that is very difficult to believe; exceedingly or extremely

synonym: enormously, exceptionally, extraordinarily

(1) **incredibly** cheerful character, (2) get **incredibly** insecure

Several cities are experiencing **incredibly** high unemployment rates.

degree

 a unit of measurement for angles, temperature, or level of proficiency or achievement; a rank or level of academic or professional attainment

synonym: level, qualification, diploma

(1) bachelor's **degree**, (2) **degree** centigrade

She received her **degree** in psychology from the university.

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

identity

n. the fact of being who or what somebody or something is; the features, emotions, or ideas that distinguish persons from one another

synonym: character, personality, individuality

(1) mistaken **identity**, (2) **identity** as an individual The terrorist's **identity** remains unknown.

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.

combination

a collection of things that have been combined; an assemblage of separate parts or qualities

synonym: blend, hybrid, compounding

(1) genic **combinations**, (2) **combination** number The **combination** to the safe was a secret.

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.

balance

 a condition in which everything has the same weight or force; something left after other parts have been taken away

synonym: equilibrium, counterpoise, remainder

(1) the **balance** of power, (2) asset on the company's **balance** sheet

Try to keep a **balance** between work and off.

mention

- v. to speak or write about something or someone briefly synonym: reference, allude, cite
- (1) **mention** name, (2) **mention** in a report I **mentioned** to him that I had seen his sister at the grocery store earlier that day.

firm

adj. resolute or unwavering in decision-making or action;strong or secure in structure, make, or composition;

reliable, trustworthy, or dependable; (noun) a business or company

synonym: stable, secure, steadfast

(1) firm grip, (2) accounting firm

The **firm** deadline for submitting the project is tomorrow, so we need to work efficiently to finish on time.

conviction

 a strong belief or opinion, especially one that is based on principles or evidence; (criminal law) a final judgment of guilty in a criminal case and the punishment that is imposed

synonym: belief, certainty, faith

(1) moral **conviction**, (2) **conviction** for murder She spoke with **conviction** about the importance of education.

blockchain

- 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.

stable

adj. firm and steady; not easily moved, disturbed, or changed

synonym: sturdy, unmoving, durable

(1) in **stable** condition, (2) have a **stable** job Relations between the two countries have been relatively **stable** due to the summit meeting.

stability

- n. the quality or attribute of being firm and steadfastsynonym: resilience, solidity, steadiness
- (1) **stability** pact, (2) fiscal **stability** pact
 The policy should increase the country's monetary **stability**.

fluctuate

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

- 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.

merchant

- a person who buys and sells a large number of goods, especially one who imports and exports goods
- synonym: dealer, trader, retailer
- (1) merchant bank, (2) agricultural merchant This shipping company has several hundred **merchant** ships.

efficiently

adv. in a way that produces maximum output with minimum effort or expense

synonym: expeditiously, skillfully, ably

(1) **efficiently** combined, (2) develop software more efficiently

We can resolve support requests quickly and **efficiently** by utilization of Al.

feat

- a notable or impressive achievement, especially one that requires great skill or bravery
- synonym: achievement, accomplishment, exploit
- (1) intellectual **feat**, (2) **feat** accomplishment It is an incredible **feat** to climb Mount Everest, the highest mountain in the world.
- a small flap or strip of material attached to or projecting tab from something; the key on a typewriter or a word

processor that causes a tabulation; a bill

synonym: tag, label, marker

(1) split a dinner tab, (2) open a tab

He kept a **tab** on his expenses by writing them down in a notebook.

episode

 a happening or story that is distinctive in a series of related events; an abrupt short period during which someone suffers from the effects of a physical or mental illness

synonym: event, chapter, seizure

(1) end of the first **episode**, (2) **episode** of vertigo I want to put that **episode** of my life behind me.

calculate

v. to judge or find out the amount or number of something by using mathematics

synonym: compute, figure, estimate

(1) **calculate** the distance, (2) **calculate** his credit score He couldn't **calculate** the actual value of the artwork.

wage

fin

- a particular amount of money that somebody earns,
 usually every week or every month, for work or services
 synonym: payment, compensation, salary
- (1) unpaid **wages**, (2) increase in the minimum **wage** His **wages** continued to rise as his skills improved.
- a thin flat part on the body of a fish or other aquatic animal used for propulsion or balance

synonym: flipper, appendage, stabilizer

(1) back fin, (2) a fin of a plane

The shark's powerful **fins** allowed it to swim at high speeds.

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

 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.

unfortunately

adv. by bad luck; unluckily

synonym: regrettably, unluckily, alas

(1) **unfortunately** caught in a shower, (2) even more **unfortunately**

The treatments were done but, **unfortunately**, were unsuccessful.

personnel

 a group of people who are employed in an organization or one of the armed forces; the department responsible for hiring, training, and placing employees

synonym: workforce, staff, labor force

competent personnel, (2) personnel evaluation
 Please forward the resumes to the personnel department.

unacceptably

adv. in a way that is not acceptable or satisfactory synonym: improperly, unsatisfactorily, inadequately

(1) **unacceptably** high prices, (2) **unacceptably** poor The restaurant's service was **unacceptably** slow.

responsible

adj. answerable or accountable for something within one's power, control, or management

synonym: accountable, answerable, liable

(1) **responsible** action, (2) **responsible** for a customer service

She's a **responsible** pet owner who ensures her dog gets enough exercise and a healthy diet.

corporation

 a large company or group of companies that are controlled together by law as a single unit

synonym: business, company, enterprise

(1) a public **corporation**, (2) **corporation** assets Four companies were amalgamated into a single

corporation.

stakeholder

 a person or group that has an interest or concern in something, especially a business

synonym: shareholder, interested party

(1) **stakeholder** engagement, (2) improve **stakeholder** relations

The organization held **stakeholder** consultations to gather input on the project.

satisfy

v. to make somebody pleased by giving them what they want or need

synonym: please, amuse, meet

(1) satisfy a desire, (2) satisfy a user's needs

Did this response satisfy your request?

regulator

 a person or thing that controls or balances something; a person or an organization that is responsible for control and supervision of a particular activity or area of public interest

synonym: controller, supervisor, monitor

(1) regulator body, (2) a speed regulator

The financial industry **regulator** was responsible for ensuring that companies followed the laws.

shareholder

 a person who owns shares of stock in a company or business and therefore gets the company's profit and has the right to control the company

synonym: stockholder, shareowner, investor

(1) the **shareholder's** meeting, (2) gain **shareholder** approval

Our company is committed to increasing shareholder value.

insufficient

adj. not enough for a particular purpose synonym: deficient, inadequate, scarce

(1) **insufficient** evidence, (2) there are **insufficient** doctors We had raised a small amount of money from investors, but funds were **insufficient**.

disposable

adj. designed to be used once and then thrown away synonym: throwaway, single-use, expendable

(1) total **disposable** income, (2) **disposable** camera I prefer using **disposable** razors because they are more convenient.

expense

n. the money, time, or effort incurred or required for something

synonym: cost, expenditure, outlay

(1) enormous **expenses**, (2) **expense** account For this project to be successful, we must control **expenses** strictly.

discretionary

adj. subject to one's judgment or decision; available for use as needed or desired

synonym: optional, elective, voluntary

(1) **discretionary** power, (2) **discretionary** fund The **discretionary** bonus was a nice surprise for the employees.

unfortunate

adj. having bad luck or fortune; unlucky synonym: unlucky, pitiful, wretched

(1) an **unfortunate** orphan, (2) an **unfortunate** situation The **unfortunate** accident caused many injuries and some fatalities.

globe

the earth or world, mainly used to emphasize its vastness

synonym: Earth, world, sphere

(1) terrestrial globe, (2) around the globe

His final goal is to sail around the globe.

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.

compensation

 something especially money, given or received as payment or reparation for a service or loss or injury

synonym: reparation, allowance, reward

(1) unemployment **compensation**, (2) other forms of **compensation**

He claimed **compensation** for the injury.

regress

 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.

salary

 a fixed amount of money that employees, especially those who work in an office, receive for doing their job, usually paid every month

synonym: compensation, earnings, pay

(1) a handsome **salary**, (2) **salary** after taxes What are your annual **salary** expectations?

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.

wrap

v. to cover or enclose something entirely with paper, cloth, or other material

synonym: surround, cover, bandage

(1) **wrap** a fish in foil, (2) **wrap** up a meeting **Wrap** the bandage tightly around the injured arm.

equity

- n. the value of the shares issued by a company synonym: fairness
- (1) private **equity** firm, (2) **equity** capital market That company is cautious when it comes to **equity** investment.

increment

 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.

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.

maxim

 a well-known phrase that expresses a general or fundamental truth, principle, or rule for behavior

synonym: adage, proverb, aphorism

(1) old maxim, (2) act upon a maxim

A good **maxim** is never out of season.

profit

 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**.

quarter

n. one of four equal parts; a fourth part or portionsynonym: 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.

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.

inevitably

adv. in a manner that cannot be avoided or prevented synonym: unavoidably, necessarily, surely

(1) **inevitably** decline with age, (2) **inevitably** reach the consumer

Because of his excellent performance, he will **inevitably** be promoted.

margin

 the space around the edge of a page or document; (finance) the net sales minus the cost of goods and services sold

synonym: edge, border, periphery

(1) margin error, (2) a profit margin

Unfortunately, the book's **margin** was too small to make notes.

manufacture

v. to make goods in large numbers, usually in a factory using machines

synonym: create, fabricate, assemble

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(1) **manufacture** an enzyme, (2) **manufacture** a product The majority of synthetic vitamins are **manufactured** from oil.

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.

baseline

 a starting point or minimum for comparing facts; the back line bounding each end of a tennis or handball court

synonym: standard, criterion

(1) **baseline** budget, (2) establish a **baseline**The products they sell are the **baseline** for performance in the industry.

strength

 the quality or state of being physically, or sometimes mentally, strong

synonym: resilience, power, muscles

(1) **strength** of the economy, (2) muscular **strength** Health and **strength** are, above all, gold.

priority

 something that is more important than other things and should be dealt with first

synonym: importance, precedence, primacy

(1) **priority** call, (2) **priority** seating for elderly Her **priority** is to be a mother.

disbeliever

 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.

capitalism

- n. an economic system based on the private ownership of the means of production and their operation for profitsynonym: commercialism
- (1) advance **capitalism**, (2) under the umbrella of **capitalism**

Capitalism also guarantees intellectual property rights and thus promotes innovation.

upgrade

tune

v. to improve the value or usefulness of something such as a machine, computer system, etc., or to replace it with something newer or of a higher standard

synonym: improve, boost, enrich

- (1) **upgrade** a product, (2) **upgrade** work performance It's an excellent opportunity to **upgrade** our networking.
- a musical composition or set of musical notes that are played or sung; (verb) to adjust or set something to a specific condition or standard

synonym: melody, harmony, (verb) adjust

(1) the **tune** of a song, (2) **tune** a piano
The band played a beautiful **tune** on their instruments.

thorough

- *adj.* done completely; significantly careful and accurate *synonym*: complete, comprehensive, meticulous
- (1) **thorough** investigation, (2) provide **thorough** analysis A **thorough** brushing helps to keep your mouth fresh.

jurisdiction

n. the extent or range of authority, power, or control exercised by a particular entity or organization, such as a government or court; the area within which such authority or control is exercised

synonym: power, authority, control

(1) local **jurisdiction**, (2) limited **jurisdiction**The case fell under the **jurisdiction** of the state court system.

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insure

- v. to provide coverage in the event of loss or damagesynonym: protect, guard, safeguard
- (1) **insure** my house against fire, (2) **insure** domestic tranquility

I will **insure** my car before I go on a road trip.

spiral

- a curve that coils around a central point and gets progressively farther away from it as it goes around
 synonym: coil, helix, twist
- (1) spiral staircase, (2) spiral designThe leaves of the fern were arranged in a spiral pattern.

naturally

adv. as might be expected; by natural mannerssynonym: by nature, inherently, intrinsically

(1) **naturally** arising, (2) **naturally** regenerated forest He was **naturally** gifted.

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.

ultimate

- adj. furthest or highest in degree or order synonym: highest, maximum, foremost
- (1) the **ultimate** goal in life, (2) the **ultimate** luxury Management must take **ultimate** responsibility for the accident.

adopt

v. to choose to follow something; to legally take a child from another family and care for them as if they were one's own

synonym: accept, assume, take on

(1) adopt a child, (2) adopt a bill

The national assembly has adopted the budget.

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.

corporate

adj. of or relating to a large company

synonym: business, commercial, organizational

(1) **corporate** right, (2) **corporate** environment

The **corporate** office has decided to lay off 10% of the workforce.

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.

structure

 the way of construction of something and the arrangement of its parts, or a complex thing constructed of many parts

synonym: construction, architecture, establishment

(1) the **structure** of a machine, (2) **structure** and function of the brain

The organizational **structure** of start-ups is often flat and straightforward.

sector

 a distinct part or division of something often used to refer to a segment of an economy or industry; an area or field of work or activity

synonym: division, department, branch

(1) industrial **sector**, (2) private **sector**

The technology **sector** is constantly evolving and innovating.

inequality

 the unfairness of a society in which some people have more opportunity, money, etc. than others; (mathematics) relation between two values when they

are different

synonym: imbalance, prejudice, unfairness

(1) **inequality** in salary, (2) algebraic **inequality**There are several causes of economic **inequality** within societies.

environment

 the natural world such as air, water, and land in which humans, animals, and plants live

synonym: atmosphere, surroundings, climate

(1) **environment** affairs, (2) chaotic **environment**Every human is responsible for taking care of the Earth's **environment**.

regulate

 to control something, especially by means of rules or laws

synonym: control, restrain, handle

(1) **regulate** blood sugar levels, (2) **regulate** our conduct We must manage to **regulate** our expenditure.

competitive

adj. involving competition or competitivenesssynonym: aggressive, ambitious, militant

(1) a **competitive** price, (2) **competitive** position The mobile application industry is a **competitive** one.

attract

- v. to draw or entice someone or something towards them through the qualities they have, especially positive ones synonym: lure, entice, draw in
- (1) attract attention, (2) attract customersThe government is eager to attract international investment.

talent

- n. a natural ability to be good at something; someone who has a natural ability to be good at somethingsynonym: endowment, aptitude, capability
- (1) a person of diverse **talents**, (2) raw **talent**Numerous great professional sports **talents** have come from this city.

be-all

n. something that is considered the most important or all-encompassing aspect of a particular thing or concept synonym: ultimate goal, end-all, everything

(1) be-all solution, (2) be-all answer

Going to college is often seen as the **be-all** and end-all for success in life.

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.

diverse

adj. including numerous categories of individuals or entities;various

synonym: manifold, various, myriad

(1) **diverse** backgrounds, (2) a person of **diverse** talents New York is a city with a **diverse** ethnic population.

workforce

all the people who work in a company, industry, country, etc.

synonym: labor pool, manpower

(1) skilled **workforce**, (2) the **workforce** is on strike Many companies outsource and hire consultants to keep their **workforce** flexible.

definition

 a concise explanation of the meaning of a word, phrase, or symbol

synonym: description, connotation, meaning

(1) a precise **definition**, (2) the **definition** of a word Parallel lines are, by **definition**, lines on the same plane that never cross.

strategy

 a detailed plan of action designed to achieve a long-term or overall goal. synonym: approach, procedure, scenario

(1) military **strategy**, (2) develop a **strategy**

Our plan includes a comprehensive marketing **strategy**.

amazing

adj. extremely surprising, especially in a way that you like or admire

synonym: exceptional, extraordinary, wonderful

(1) **amazing** advances, (2) the most **amazing** feeling The golfer recorded an **amazing** distance.

spur

 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.

tip

the top or extreme point of something slender or tapering, usually a mountain or hill; a piece of advice about something practical; a small amount of money given for services

synonym: edge, advice, gratuity

(1) the tip of a paintbrush, (2) give the waiter a tip.I will introduce some tips on learning English in this class.

maintain

v. to continue to uphold or sustain; to keep in a particular state or condition; to assert or declare something to be true

synonym: preserve, uphold, sustain

(1) **maintain** order, (2) **maintain** good health I need to **maintain** my car regularly to prevent any major mechanical issues.

self-serving

adj. concerned primarily with one's interests and needs rather than those of others; motivated by a desire for

personal gain or advantage

synonym: self-centered, egocentric, self-absorbed

(1) **self-serving** attitude, (2) **self-serving** bias

The politician's **self-serving** actions were met with criticism from the public.

disadvantage

- n. a drawback or a negative aspect of something; (verb) to put someone or something in an unfavorable position
 synonym: detriment, drawback, (verb) disfavor
- (1) the **disadvantage** of a plan, (2) **disadvantage** small businesses

A lack of education can be a significant **disadvantage** in today's job market.

movement

 a group of people working together to achieve a shared goal, especially a political, social, or artistic one; the process of moving or being moved, physically or figuratively

synonym: motion, progression, action

(1) a circular **movement**, (2) **movement** of troops

The **movement** of the dancers on stage was graceful and elegant.

presume

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.

certify

v. to formally state, especially in writing, that something is true

synonym: accredit, approve, authorize

(1) **certify** product quality, (2) **certify** the authenticity of the

painting

As a witness, I can **certify** his innocence.

intention

- n. something you want to do and are going to dosynonym: purpose, connotation, will
- (1) **intention** behind his decision, (2) clear **intention** Our CEO's **intentions** are always transparent and straightforward.

align

 to put or arrange two or more things in a straight line or to form a straight line

synonym: coordinate, regulate, adjust

(1) **align** the economic interest of each other, (2) **align** with a historical trend

Both parties are now entirely ideologically aligned.

involve

v. to include or affect someone or something as a necessary part of something else

synonym: implicate, include, engage

(1) **involve** a lot of paperwork, (2) **involve** a high degree of risk

The investigation **involves** several government agencies and is expected to take several months.

opposed

adj. being completely different from something or disagreeing strongly with something

synonym: anti, averse, hostile

(1) two **opposed** characters, (2) absolutely **opposed** to abortion

I'm strongly **opposed** to that plan.

publicly

adv. in a manner accessible to or observable by the public; by the government

synonym: candidly, openly, honestly

(1) **publicly** accessible record, (2) **publicly** financed schools

She **publicly** denounced the government's mishandling of the economic crisis.

encourage

v. to give someone support, confidence, or hope; to persuade someone to do or continue to do something by making it easier for them and making them believe it is a good thing to do

synonym: facilitate, persuade, stimulate

(1) **encourage** a sense of affinity, (2) **encourage** antisocial behavior

They **encouraged** customers with a premium for loyal patronage.

demonstrate

 to display something or give an exhibition to an interested audience

synonym: show, illustrate, display

(1) **demonstrate** a difference, (2) **demonstrate** mastery How can you **demonstrate** that the earth is a sphere?

extreme

adj. very great in amount or degree

synonym: farthermost, outermost, fierce

(1) **extreme** sports, (2) **extreme** weather events

Solar gravity creates **extreme** pressures and temperatures.

disparity

 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 somebodysynonym: conquer, crush, dominate
- (1) he was **overwhelmed** with gratitude, (2) **overwhelm** opponents by numbers

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

immediately

adv. now or without delay

synonym: directly, instantly, promptly

(1) **immediately** recall a product, (2) write him an answer **immediately**

A suspension order from the court is effective **immediately**.

remittance

 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.

recipient

n. a person who receives something

synonym: receiver, beneficiary

(1) a **recipient** of a Nobel prize, (2) a **recipient** of a lung transplant

When performing an organ transplant, it is necessary to test for compatibility between the donor and **recipient**.

desperately

adv. in a way that shows a lack of hope and a willingness to do anything because of the problematic situation; with great urgency

synonym: urgently, perilously, seriously

(1) **desperately** anxious, (2) **desperately** ill patient The baby clung **desperately** to her mother.

optimistic

adj. hoping or expecting that good thing will happen or something will be successful

synonym: hopeful, auspicious, cheery

(1) he is **optimistic**, (2) **optimistic** outlook

Most executives were **optimistic** about future business conditions.

spirit

n. the part of a person which is the seat of their mind, feelings, and character rather than their physical body; the general atmosphere of a place or situation and the effect that it has on people

synonym: soul, attitude, enthusiasm

(1) **spirit** and the letter of the law, (2) an indomitable **spirit** Despite their tragic loss, the family is showing great **spirit**.

cliche

 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.

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.

bartender

 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.

worship

 v. to have or show a strong feeling of profound respect and admiration for a religious entity such as God or a god
 synonym: adore, idolize

worship god, (2) absolutely worship
 They traditionally worship their guru.

charity

 an organization that helps people in need, especially by providing food, shelter, or money; a kindly and sympathetic attitude toward people

synonym: philanthropy, benevolence, generosity

(1) **charity** work, (2) ask **charity**She volunteers at a local **charity** every weekend to help those in need.

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.

strike

- v. to wallop somebody or something with the hand, fist, or weapon; to have an emotional or cognitive impact upon synonym: hit, impact, influence
- (1) **strike** up a conversation, (2) **strike** a blow We **strike** to achieve more wages and safer working conditions.

incredible

adj. unbelievable; enormous

synonym: unbelievable, fantastical, inconceivable

(1) incredible amount, (2) at incredible speed

| Her response i | revealed | incredible | idiocy. |
|----------------|----------|------------|---------|
|----------------|----------|------------|---------|

random

adj. made, done, or happening without method, conscious decision, or any regular pattern

synonym: incidental, arbitrary, unanticipated

(1) a random choice, (2) bombs fell at random

To find drunk drivers, police conduct random tests.

optimism

 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.

invisible

adj. impossible or nearly impossible to see

synonym: hidden, imperceptible, unseen

(1) an invisible asset, (2) invisible stars

The phenomenon is **invisible** at optical wavelengths.

visible

adj. capable of being seen; or open to easy view

synonym: clear, observable, seeable

(1) visible stars, (2) visible by X-ray

My home is easily **visible** from the shore.

progression

 the act or process of changing to the next stage or phase or moving forward

synonym: advancement, development, evolution

(1) **progression** of civilization, (2) **progression** of disease The company has made great strides in its **progression** toward sustainability.

structural

adj. associated with the way on construction or organization of anything

synonym: architectural, basic, anatomical

(1) **structural** analyses, (2) **structural** reorganization

The earthquake resulted in significant **structural** destruction.

faith

 n. complete trust in something or someone's ability or knowledge; a strong belief in religion, divine power, etc.

synonym: belief, trust, confidence

(1) religious **faith**, (2) **faith** in government He kept his robust **faith** in his company.

methodology

 a set of ways or principles of doing, teaching, or studying something

synonym: procedure, approach, process

(1) **methodology** for optimizing, (2) research **methodology** We are developing a new **methodology** for assessing marketing measures.

proprietor

 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.

fantastic

adj. extremely good; excellent

synonym: incredible, unbelievable, marvelous

(1) a **fantastic** dress, (2) absolutely **fantastic** event The new amusement park ride was **fantastic**, with twists, turns, and drops that left riders screaming with excitement.

conversation

 an informal talk between two or more people to exchange their views, ideas, information, etc.

synonym: chat, discussion, dialogue

(1) **conversation** in English, (2) a friendly **conversation** Your **conversation** reflects your thoughts.

Session 2: Spelling

| 1. | exd the warranty | <i>v</i> . | to broaden in scope, range, or area |
|-----|---------------------------|------------|---|
| 2. | seling bias | adj. | concerned primarily with one's interests and needs rather than those of others; motivated by a desire for personal gain or advantage |
| 3. | wop god | ν. | to have or show a strong feeling of profound respect and admiration for a religious entity such as God or a god |
| 4. | unfely caught in a shower | adv. | by bad luck; unluckily |
| 5. | exe sports | adj. | very great in amount or degree |
| 6. | indus student | adj. | hardworking, diligent, and persistent in effort |
| 7. | puly financed schools | adv. | in a manner accessible to or observable by the public; by the government |
| 8. | apze ahead of time | <i>v</i> . | to express regret for committing wrongdoing or causing a problem |
| 9. | gain shaer approval | n. | a person who owns shares of stock in a company or business and therefore gets the company's profit and has the right to control the company |
| 10. | comve position | adj. | involving competition or competitiveness |
| 11. | ine my house against fire | <i>v</i> . | to provide coverage in the event of loss or damage |
| 12. | prty seating for elderly | n. | something that is more important than other things and should be dealt with |

ANSWERS: 1. extend, 2. self-serving, 3. worship, 4. unfortunately, 5. extreme, 6. industrious, 7. publicly, 8. apologize, 9. shareholder, 10. competitive, 11. insure, 12. priority

first

ANSWERS: 13. thorough, 14. brand, 15. profit, 16. conviction, 17. pronounce, 18. evenly, 19. random, 20. demise, 21. intention, 22. shirk, 23. instance

ANSWERS: 24. explode, 25. emerging, 26. desire, 27. cashier, 28. ricochet, 29. sheltered, 30. individual, 31. critic, 32. grant, 33. random

n. the top or extreme point of something slender or tapering, usually a mountain or hill; a piece of advice about something practical; a small amount of money given for services

n. the value of the shares issued by a company

ANSWERS: 34. advance, 35. shift, 36. stable, 37. globe, 38. recipient, 39. inevitably, 40. definition, 41. optimism, 42. firm, 43. tip, 44. equity

44. private eq y firm

ANSWERS: 45. plummet, 46. struggle, 47. spur, 48. manufacture, 49. alternative, 50. unlock, 51. privacy, 52. digital, 53. disposable, 54. fluctuate

ocab-Builder Ref from "Dan Schulman: What COVID-19 means for the future of commerce, capitalism and cash | TED Talk" (270 word

| 76. | psygy experiment | n. | the scientific study of mind and behavior |
|-----|-----------------------------|------------|--|
| 77. | stle against discrimination | v. | to make a great effort to do something when it is difficult, or there are a lot of problems; to use force or violence to break away from restraint or constriction |
| 78. | a comve price | adj. | involving competition or competitiveness |
| 79. | a diI watch | adj. | processing or storing information as a succession of 1 and 0 to show that a signal is present or missing; relating to the use of computer technology, especially the internet |
| 80. | men age at diagnosis | n. | the value separating the higher half from the lower half of a set of values arranged in order of size |
| 81. | teline consultation | n. | the remote diagnosis and treatment of patients using telecommunications technology, such as video conferencing, phone calls, or messaging services |
| 82. | exd agricultural output | <i>v</i> . | to increase or to make something greater in size, number, or importance |
| 83. | pre innocence | 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 |
| 84. | wae fees | <i>v</i> . | to give up or relinquish a claim or right voluntarily; to refrain from insisting on or enforcing a requirement or rule |

ANSWERS: 76. psychology, 77. struggle, 78. competitive, 79. digital, 80. median, 81. telemedicine, 82. expand, 83. presume, 84. waive

ocab-Builder Ref from "Dan Schulman: What COVID-19 means for the future of commerce, capitalism and cash | TED Talk" (270 word

- elaborate or add detail to something that is in the process of being created
- adj. capable of being seen; or open to easy view
- a sudden and abundant flow or n. expression of thoughts, feelings, emotion, or information; an overwhelming amount of something expressed in a short period of time

ANSWERS: 94. retail, 95. strike, 96. faith, 97. rescue, 98. structural, 99. obvious, 100. disbeliever, 101. develop, 102. visible, 103. outpouring

102. vi e by X-ray

103. emotional out____ng

| 104. take adge of his weak points | n. | a condition or circumstance that puts one in a favorable or superior position; a beneficial feature or asset that someone or something has |
|-----------------------------------|------|--|
| 105. accion of an object | n. | a rate of increase in velocity; the rate of change of velocity with respect to time |
| 106. brh office | n. | a division of a tree or woody shrub that grows out from the trunk or a main stem; a division of some larger or more complex organization |
| 107. res to childhood | v. | to move or develop backward; to return to an earlier or less advanced state or condition; to decline or deteriorate |
| 108. mae amounts | adj. | enormous amount; very heavy and solid |
| 109. emy job seekers | ν. | to give somebody a job and pay them for it; to make use of |
| 110. emed systems | adj. | fixed firmly into the surface of something |
| 111. military stgy | n. | a detailed plan of action designed to achieve a long-term or overall goal. |
| 112. te a piano | n. | a musical composition or set of musical notes that are played or sung; (verb) to adjust or set something to a specific condition or standard |
| 113. haed the incident | v. | to deal with a situation, problem, or strong emotion |
| 114. a speed reor | n. | a person or thing that controls or balances something; a person or an organization that is responsible for control and supervision of a particular activity or area of public interest |

ANSWERS: 104. advantage, 105. acceleration, 106. branch, 107. regress, 108. massive, 109. employ, 110. embedded, 111. strategy, 112. tune, 113. handle, 114. regulator

ANSWERS: 115. impetus, 116. movement, 117. demonstrate, 118. influence, 119. increment, 120. palm, 121. device, 122. quarter, 123. vulnerable

ANSWERS: 124. personnel, 125. pragmatic, 126. define, 127. fee, 128. critic, 129. discretionary, 130. faith, 131. penetration, 132. locate, 133. tradition, 134. insufficient

134. ins ent evidence

group or society

adj. not enough for a particular purpose

| 135. spl design | n. | a curve that coils around a central point and gets progressively farther away from it as it goes around |
|-------------------------------|------------|--|
| 136. prt when she will arrive | v. | to state beforehand that something will happen in the future, mainly based on knowledge or experience |
| 137. f_e calculation | n. | a sum of money charged for a particular service |
| 138. moonlight as a baer | n. | a person who serves drinks, especially alcoholic beverages, at a bar |
| 139. res in skills | ν. | to move or develop backward; to return to an earlier or less advanced state or condition; to decline or deteriorate |
| 140. fiscal stty pact | n. | the quality or attribute of being firm and steadfast |
| 141. chy work | n. | an organization that helps people in need, especially by providing food, shelter, or money; a kindly and sympathetic attitude toward people |
| 142. stacs for cancer | n. | the discipline that concerns the collection, organization, analysis, interpretation, and presentation of data |
| 143. admer the funds | <i>v</i> . | to oversee and control the operation or arrangement of something |
| 144. prt the future | v. | to state beforehand that something will happen in the future, mainly based on knowledge or experience |
| 145. an information prer | n. | a person or an organization that supplies somebody with something needed or wanted |

ANSWERS: 135. spiral, 136. predict, 137. fee, 138. bartender, 139. regress, 140. stability, 141. charity, 142. statistics, 143. administer, 144. predict, 145. provider

| 146. ı | ree a company from bankruptcy | ν. | to save someone or something from a dangerous or difficult situation |
|--------|-------------------------------|------------|--|
| 147. a | a prole job | adj. | making or likely to make material gain or profit |
| 148. : | skilled woce | n. | all the people who work in a company, industry, country, etc. |
| 149. (| coy seat | n. | an administrative division of a country or state, typically one of several comprising a larger division |
| 150. : | say a desire | ν. | to make somebody pleased by giving them what they want or need |
| 151. 1 | trct in cash | <i>v</i> . | to carry out or conduct a business or other transaction; to complete or fulfill an agreement, deal, or contract |
| 152. a | a conus row of warehouses | adj. | occurring or existing without a pause or interruption |
| 153. : | say after taxes | n. | a fixed amount of money that employees, especially those who work in an office, receive for doing their job, usually paid every month |
| 154. | desly anxious | adv. | in a way that shows a lack of hope and a willingness to do anything because of the problematic situation; with great urgency |
| 155. a | ace 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 |
| 156. | digital cucy | n. | a system of money in general use in a particular country |

ANSWERS: 146. rescue, 147. profitable, 148. workforce, 149. county, 150. satisfy, 151. transact, 152. continuous, 153. salary, 154. desperately, 155. accrue, 156. currency

| 157. meet reqnt | n. | something that is needed or wanted |
|---------------------------------|------|--|
| 158. aste alcohol with gambling | v. | to mentally connect someone or something with someone or something else |
| 159. dee centigrade | n. | a unit of measurement for angles, temperature, or level of proficiency or achievement; a rank or level of academic or professional attainment |
| 160. coron assets | n. | a large company or group of companies that are controlled together by law as a single unit |
| 161. cose water vapor | ν. | to reduce the volume or size of something, often by removing water or other liquid; to make something shorter, more concise, or more concentrated |
| 162. end of the first epe | n. | a happening or story that is distinctive in a series of related events; an abrupt short period during which someone suffers from the effects of a physical or mental illness |
| 163. shk-resistant | n. | a strong feeling or physical reaction to a sudden and unexpected event or experience, especially something unpleasant |
| 164. traon balance | n. | an instance of buying or selling something; the act or process of doing something |
| 165. the ulte luxury | adj. | furthest or highest in degree or order |
| 166. nan-state | n. | a large organized community of people living in a particular country or region and having a particular culture |

ANSWERS: 157. requirement, 158. associate, 159. degree, 160. corporation, 161. condense, 162. episode, 163. shock, 164. transaction, 165. ultimate, 166. nation

ANSWERS: 167. evenly, 168. electron, 169. attribute, 170. bureau, 171. employ, 172. identity, 173. maxim, 174. merchant, 175. capitalism, 176. certify

| 177. fm grip | adj. | resolute or unwavering in decision-making or action; strong or secure in structure, make, or composition; reliable, trustworthy, or dependable; (noun) a business or company |
|--|------|--|
| 178. get incly insecure | adv. | in a way that is very difficult to believe; exceedingly or extremely |
| 179. the perge of the gold content | n. | the number, amount, or rate of something, which is usually the amount per hundred |
| 180. improve staer relations | n. | a person or group that has an interest or concern in something, especially a business |
| 181. back f_n | n. | a thin flat part on the body of a fish or other aquatic animal used for propulsion or balance |
| 182. s_r a momentum of economic growth | n. | a thing that encourages someone to do something; any sharply pointed projection; (verb) to incite or stimulate someone or something |
| 183. the trd away from television | n. | a general direction in which something is changing or developing |
| 184. resle for a customer service | adj. | answerable or accountable for something within one's power, control, or management |
| 185. exe the data studiously | ν. | to study or consider a person or object attentively and thoroughly to learn something about them |
| | | |

ANSWERS: 177. firm, 178. incredibly, 179. percentage, 180. stakeholder, 181. fin, 182. spur, 183. trend, 184. responsible, 185. examine

| 186. a public coron | n. | a large company or group of companies that are controlled together by law as a single unit |
|--------------------------------|------------|--|
| 187. seling attitude | adj. | concerned primarily with one's interests and needs rather than those of others; motivated by a desire for personal gain or advantage |
| 188. flu paic | n. | an outbreak of a disease that affects many people over a very wide area |
| 189. exd to radiation | adj. | having no protection or shield from something, such as bad weather, attack, or criticism |
| 190. absolutely faic event | adj. | extremely good; excellent |
| 191. genic comons | n. | a collection of things that have been combined; an assemblage of separate parts or qualities |
| 192. the scalability of bloin | 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 |
| 193. rete blood sugar levels | <i>v</i> . | to control something, especially by means of rules or laws |
| 194. coal combination of funds | adj. | belonging to or used by a group rather than individuals; for common use |
| 195. dep software | n. | a flat working surface or table that is usually placed on top of a desk, typically used for a computer or other work-related activities |
| | | |

ANSWERS: 186. corporation, 187. self-serving, 188. pandemic, 189. exposed, 190. fantastic, 191. combination, 192. blockchain, 193. regulate, 194. communal, 195. desktop

ANSWERS: 196. unnecessary, 197. feat, 198. intake, 199. inclusive, 200. merchant, 201. inequality, 202. difficulty, 203. increment, 204. ridiculous

204. a rid____us amount of money

important

adj. very silly or unreasonable and deserving to be laughed at

something that causes growth or 205. economic st us n. arouses action 206. throughout the co___y an administrative division of a country n. or state, typically one of several comprising a larger division 207. st___t channel a narrow stretch of water or sea n. connecting two larger bodies of water or seas adj. requiring a significant amount of time or 208. tim ing project effort to complete the inner surface of the hand from the 209. coconut p_m trees wrist to the base of the fingers; any plant of the family Palmae having an unbranched trunk crowned by large pinnate or palmate leaves any stage in a series of events, change, 210. enter on the last ph__e or development a person who owns and runs a 211. copyright pro____or n. business, especially a hotel, a shop, or a company 212. st___e a blow to wallop somebody or something with ν. the hand, fist, or weapon; to have an emotional or cognitive impact upon a strong border or structure of the 213. a picture fr e wood, metal, etc. that surrounds something such as a picture, door, or window 214. ha ot families a person or group who lacks the necessities of life, such as adequate food, shelter, or economic resources, often contrasted with a "have" or someone who has abundance or wealth

ANSWERS: 205. stimulus, 206. county, 207. strait, 208. time-consuming, 209. palm, 210. phase, 211. proprietor, 212. strike, 213. frame, 214. have-not

| 215. inely decline with age | adv. | in a manner that cannot be avoided or prevented |
|--------------------------------|------------|--|
| 216. the local chamber of coce | n. | the activity of buying and selling things, especially on a large scale |
| 217. bachelor's dee | n. | a unit of measurement for angles, temperature, or level of proficiency or achievement; a rank or level of academic or professional attainment |
| 218. make a prt | n. | money that is earned in business or by selling things after deducting the costs involved |
| 219. a response to a stus | n. | something that causes growth or arouses action |
| 220. inly anticipated | adv. | at the beginning; at first |
| 221. exe in anger | <i>v</i> . | to burst or break open violently and noisily; to cause something to burst or break open |
| 222. he is optic | adj. | hoping or expecting that good thing will happen or something will be successful |
| 223. alhm for image processing | n. | a set of rules or rigorous instructions typically used to solve a specific problem or to perform a computation |
| 224. teccal policy | adj. | based on scientific and industrial progress |
| 225. electronic remce | n. | the act of sending money or paying a debt; a sum of money sent as payment or as a gift |
| 226. coe a large of alcohol | <i>v</i> . | to spend something, especially fuel, energy, or time, in a large amount |

ANSWERS: 215. inevitably, 216. commerce, 217. degree, 218. profit, 219. stimulus, 220. initially, 221. explode, 222. optimistic, 223. algorithm, 224. technological, 225. remittance, 226. consume

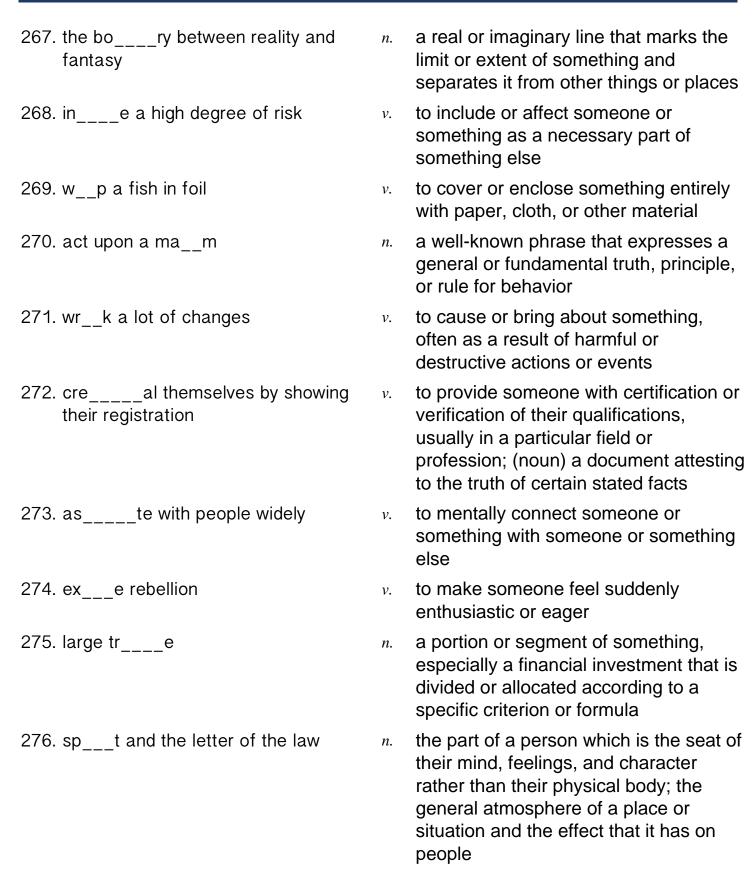
ANSWERS: 227. provider, 228. volume, 229. combination, 230. upgrade, 231. compensation, 232. continuous, 233. spirit, 234. ubiquitous, 235. calculate

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ANSWERS: 246. statistics, 247. predominantly, 248. tremendous, 249. tip, 250. environment, 251. opportune, 252. evolve, 253. opposed, 254. platform

| 255. vulle parts of the body | adj. | capable of being hurt or influenced physically or mentally |
|------------------------------|------------|---|
| 256. plting sales | <i>v</i> . | to fall or drop suddenly and steeply; to decline rapidly or sharply |
| 257. unably high prices | adv. | in a way that is not acceptable or satisfactory |
| 258. demte a difference | <i>v</i> . | to display something or give an exhibition to an interested audience |
| 259. amg advances | adj. | extremely surprising, especially in a way that you like or admire |
| 260. crs management | n. | a time of great disagreement, confusion, or danger when problems must be resolved or critical decisions must be taken |
| 261. dee of bureaucracy | n. | death or the end of something |
| 262. trct internationally | <i>v</i> . | to carry out or conduct a business or other transaction; to complete or fulfill an agreement, deal, or contract |
| 263. pry abuse | n. | someone's right to keep their personal matters and relationships not watched or interrupted by other people |
| 264. research metgy | n. | a set of ways or principles of doing, teaching, or studying something |
| 265. beI answer | n. | something that is considered the most important or all-encompassing aspect of a particular thing or concept |
| 266. tre of debt | n. | a portion or segment of something, especially a financial investment that is divided or allocated according to a specific criterion or formula |

ANSWERS: 255. vulnerable, 256. plummet, 257. unacceptably, 258. demonstrate, 259. amazing, 260. crisis, 261. demise, 262. transact, 263. privacy, 264. methodology, 265. be-all, 266. tranche



ANSWERS: 267. boundary, 268. involve, 269. wrap, 270. maxim, 271. wreak, 272. credential, 273. associate, 274. excite, 275. tranche, 276. spirit

ANSWERS: 277. proprietor, 278. frame, 279. retail, 280. reorient, 281. naturally, 282. telemedicine, 283. advantage, 284. bias, 285. coronavirus

COVID-19 is caused by a specific type of coronavirus known as SARS-CoV-2

| 286. develop software more effly | adv. | in a way that produces maximum output with minimum effort or expense |
|----------------------------------|------|--|
| 287. fleshly dee | n. | a strong feeling of wanting to have or do something |
| 288. a handsome say | n. | a fixed amount of money that employees, especially those who work in an office, receive for doing their job, usually paid every month |
| 289. adt a child | ν. | to choose to follow something; to legally take a child from another family and care for them as if they were one's own |
| 290. absolutely wop | ν. | to have or show a strong feeling of profound respect and admiration for a religious entity such as God or a god |
| 291. establish a bane | n. | a starting point or minimum for comparing facts; the back line bounding each end of a tennis or handball court |
| 292. hour of entent | n. | public shows, films, television, or other performances or activities of enjoying people |
| 293. sacct belief | adj. | considered to be holy and deserving of respect and reverence |
| 294. monthly remce | n. | the act of sending money or paying a debt; a sum of money sent as payment or as a gift |
| 295. smane app developer | n. | a mobile phone that functions as a computer and connects to the Internet |
| 296. an altve plan | n. | one of two or more available possibilities or choice |

ANSWERS: 286. efficiently, 287. desire, 288. salary, 289. adopt, 290. worship, 291. baseline, 292. entertainment, 293. sacrosanct, 294. remittance, 295. smartphone, 296. alternative

| 297. ben | nt gesture | adj. | well-meaning and kind; serving a charitable or philanthropic purpose |
|---------------|-----------------|------|---|
| 298. geograp | phical bory | n. | a real or imaginary line that marks the limit or extent of something and separates it from other things or places |
| 299. con | ion in English | n. | an informal talk between two or more people to exchange their views, ideas, information, etc. |
| 300. LED-em | ed glass | adj. | fixed firmly into the surface of something |
| 301. electron | ic pack | n. | a check issued to an employee as payment for work or services rendered; the amount of money received in this check |
| 302. the st | re of a machine | n. | the way of construction of something and the arrangement of its parts, or a complex thing constructed of many parts |
| 303. vie | stars | adj. | capable of being seen; or open to easy view |
| 304. arl | at a conclusion | n. | the act or situation of coming or being brought to a place; accomplishment of an objective |
| 305. inc | _le amount | adj. | unbelievable; enormous |
| 306. moral co | onon | n. | a strong belief or opinion, especially one that is based on principles or evidence; (criminal law) a final judgment of guilty in a criminal case and the punishment that is imposed |

ANSWERS: 297. benevolent, 298. boundary, 299. conversation, 300. embedded, 301. paycheck, 302. structure, 303. visible, 304. arrival, 305. incredible, 306. conviction

| 307. det accumulation | n. | a sum of money or materials placed or kept in a bank, safety deposit box, or other secure places for safekeeping; a layer of rock, sand, or other material left behind by a flowing liquid or eroding force |
|-------------------------------------|------------|--|
| 308. men in a report | ν. | to speak or write about something or someone briefly |
| 309. exd a line | v. | to broaden in scope, range, or area |
| 310. the sue in foreign tourism | n. | a sudden and great increase of something, such as a feeling, the amount or number, etc. |
| 311. say a user's needs | <i>v</i> . | to make somebody pleased by giving them what they want or need |
| 312. assignment for the uneed youth | adj. | not having a job, although able to work |
| 313. open a t_b | n. | a small flap or strip of material attached to or projecting from something; the key on a typewriter or a word processor that causes a tabulation; a bill |
| 314. flte rapidly | v. | to rise and fall irregularly or unexpectedly; to vary or change often and unpredictably |
| 315. capital ouy | n. | an amount of money that is expended or spent, particularly on a specific project or purchase |
| 316. a brh pipe | n. | a division of a tree or woody shrub that grows out from the trunk or a main stem; a division of some larger or more complex organization |

ANSWERS: 307. deposit, 308. mention, 309. extend, 310. surge, 311. satisfy, 312. unemployed, 313. tab, 314. fluctuate, 315. outlay, 316. branch

| 317. ouw of capital | n. | the leakage of fluid from a container; a natural flow of groundwater |
|----------------------------------|------------|--|
| 318. develop a stgy | n. | a detailed plan of action designed to achieve a long-term or overall goal. |
| 319. trally accepted concept | adv. | in accordance with tradition; typically or commonly done in a particular way |
| 320. an international trd | n. | a general direction in which something is changing or developing |
| 321. the RSA alhm | n. | a set of rules or rigorous instructions typically used to solve a specific problem or to perform a computation |
| 322. timing process | adj. | requiring a significant amount of time or effort to complete |
| 323. professional baer | n. | a person who serves drinks, especially alcoholic beverages, at a bar |
| 324. two-phe structure | <i>n</i> . | any stage in a series of events, change, or development |
| 325. ine domestic tranquility | <i>v</i> . | to provide coverage in the event of loss or damage |
| 326. traon phase | n. | the process or period of changing from one state or circumstance to another |
| 327. under the umbrella of capsm | n. | an economic system based on the private ownership of the means of production and their operation for profit |
| 328. people who are uneed | adj. | not having a job, although able to work |
| 329. diste video content | ν. | to give something to a large number of individuals, or to spread or furnish something |

ANSWERS: 317. outflow, 318. strategy, 319. traditionally, 320. trend, 321. algorithm, 322. time-consuming, 323. bartender, 324. phase, 325. insure, 326. transition, 327. capitalism, 328. unemployed, 329. distribute

| 330. shed housing | adj. | protected or shielded from danger or harmful influences; inexperienced or innocent of certain unpleasantness or harsh realities of life |
|----------------------------|------------|--|
| 331. cirnce of injury | n. | the specific conditions or events that surround a particular situation or occurrence |
| 332. wind temptation | <i>v</i> . | to resist the effect or impact of something |
| 333. a small ine of breath | n. | the act or process of taking food, air, etc., into your body through the mouth; the amount of food, air, or another substance that you take into your body |
| 334. ask chy | n. | an organization that helps people in need, especially by providing food, shelter, or money; a kindly and sympathetic attitude toward people |
| 335. an unfte orphan | adj. | having bad luck or fortune; unlucky |
| 336. interstate coce | n. | the activity of buying and selling things, especially on a large scale |
| 337. smane addict | n. | a mobile phone that functions as a computer and connects to the Internet |
| 338. teccal advancement | adj. | based on scientific and industrial progress |
| 339. coe electricity | <i>v</i> . | to spend something, especially fuel, energy, or time, in a large amount |
| 340. ensure a smooth traon | n. | the process or period of changing from one state or circumstance to another |
| | | |

ANSWERS: 330. sheltered, 331. circumstance, 332. withstand, 333. intake, 334. charity, 335. unfortunate, 336. commerce, 337. smartphone, 338. technological, 339. consume, 340. transition

structure

| ocab-B | Builder Ref from | "Dan Schulman: W | /hat COVID-19 m | eans for the fu | ture of commerce, | capitalism and | cash TED T | alk" (270 |) word |
|--------|------------------|------------------|-----------------|-----------------|-------------------|----------------|--------------|-----------|--------|
| | 351. ma | in good hea | ılth | v. | to continue to | o uphold or | sustain; t | to keep | o |

| 351. main good health | ν. | to continue to uphold or sustain; to keep in a particular state or condition; to assert or declare something to be true |
|----------------------------------|------------|---|
| 352. a rent of a lung transplant | n. | a person who receives something |
| 353. envnt affairs | n. | the natural world such as air, water, and land in which humans, animals, and plants live |
| 354. limited jurion | n. | the extent or range of authority, power, or control exercised by a particular entity or organization, such as a government or court; the area within which such authority or control is exercised |
| 355. aln with a historical trend | v. | to put or arrange two or more things in a straight line or to form a straight line |
| 356. ouw fluid | n. | the leakage of fluid from a container; a natural flow of groundwater |
| 357. adt calendar | n. | the arrival or beginning of something; the coming of Jesus Christ at his birth |
| 358. loe a tumor | ν. | to specify or determine the exact position of someone or something |
| 359. afd to buy a new car | ν. | to have enough money or time to be able to buy or do something |
| 360. monthly pack | n. | a check issued to an employee as payment for work or services rendered; the amount of money received in this check |
| 361. men name | <i>v</i> . | to speak or write about something or |

ANSWERS: 351. maintain, 352. recipient, 353. environment, 354. jurisdiction, 355. align, 356. outflow, 357. advent, 358. locate, 359. afford, 360. paycheck, 361. mention

someone briefly

to try or plan to get or achieve 362. a m to be a nurse ν. something 363. enormous ex____es the money, time, or effort incurred or n. required for something 364. bankrupt cr____or a person, company, etc. to whom a n. debtor owes money 365. flow of el___ons a tiny particle with the negative n. electrical charge 366. cir____nce of birth the specific conditions or events that surround a particular situation or occurrence a system of money in general use in a 367. cu___cy exchange n. particular country to choose to follow something; to legally 368. ad ta bill ν. take a child from another family and care for them as if they were one's own the money, time, or effort incurred or 369. ex___e account n. required for something 370. ba ne budget a starting point or minimum for n. comparing facts; the back line bounding each end of a tennis or handball court 371. af d a high travel cost to have enough money or time to be able to buy or do something a type of product, service, etc., made by 372. create a br d logo n. a particular company and sold under a specific name: identification mark on the skin of livestock, criminals, etc., made by burning 373. ex___e the crowd to make someone feel suddenly ν.

ANSWERS: 362. aim, 363. expense, 364. creditor, 365. electron, 366. circumstance, 367. currency, 368. adopt, 369. expense, 370. baseline, 371. afford, 372. brand, 373. excite

enthusiastic or eager

| 374. a circular mont | n. | a group of people working together to achieve a shared goal, especially a political, social, or artistic one; the process of moving or being moved, physically or figuratively |
|--|------|--|
| 375. the disage of a plan | n. | a drawback or a negative aspect of something; (verb) to put someone or something in an unfavorable position |
| 376. ecy of scale | n. | the system by which a country or region produces manages, and distributes goods and services, including the money and finances involved in these activities; (of an airline) the lowest-priced, most basic option for seating in commercial travel |
| 377. praly impossible to find a parking spot | adv. | almost or nearly |
| 378. atte directly to sales | v. | to say or regard that something is the result of a particular thing; (noun) a quality or feature that someone or something possesses; |
| 379. effly combined | adv. | in a way that produces maximum output with minimum effort or expense |
| 380. accte the car | ν. | to make something faster or earlier; to cause to develop or progress more quickly |
| 381. cote right | adj. | of or relating to a large company |
| 382. am_s a patent portfolio | v. | to accumulate or gather a large quantity of something over time; to collect or assemble for future use or reference |
| ANSWERS: 374. movement, 375. disadva | ntag | e, 376. economy, 377. practically, 378. |

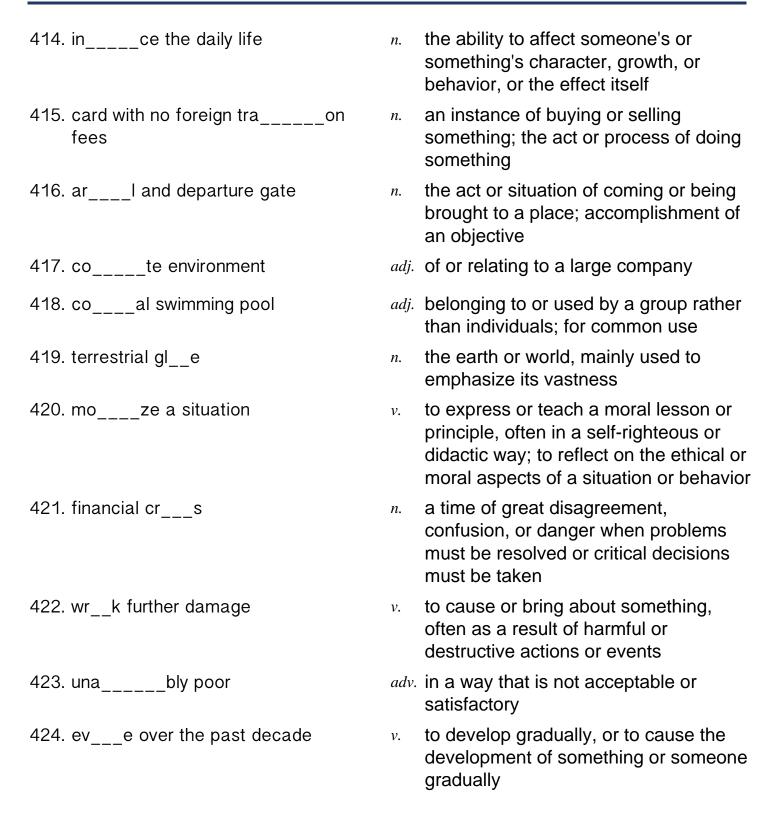
ocab-Builder Ref from "Dan Schulman: What COVID-19 means for the future of commerce, capitalism and cash | TED Talk" (270 word

attribute, 379. efficiently, 380. accelerate, 381. corporate, 382. amass

ANSWERS: 383. surveillance, 384. immediately, 385. distance, 386. thorough, 387. underserved, 388. incredible, 389. grant, 390. quarter, 391. cybersecurity, 392. intention, 393. distance

| 405. att attention | ν. | to draw or entice someone or something towards them through the qualities they have, especially positive ones |
|-------------------------------|------|--|
| 406. desly ill patient | adv. | in a way that shows a lack of hope and a willingness to do anything because of the problematic situation; with great urgency |
| 407. prty call | n. | something that is more important than other things and should be dealt with first |
| 408. f_t accomplishment | n. | a notable or impressive achievement, especially one that requires great skill or bravery |
| 409. cause hac | n. | widespread destruction or devastation, often caused by natural disasters, war, or other violent events |
| 410. a_m at a specific target | v. | to try or plan to get or achieve something |
| 411. age-old cle | 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 |
| 412. private ser | n. | a distinct part or division of something often used to refer to a segment of an economy or industry; an area or field of work or activity |
| 413. eqy capital market | n. | the value of the shares issued by a company |

ANSWERS: 405. attract, 406. desperately, 407. priority, 408. feat, 409. havoc, 410. aim, 411. cliche, 412. sector, 413. equity



ANSWERS: 414. influence, 415. transaction, 416. arrival, 417. corporate, 418. communal, 419. globe, 420. moralize, 421. crisis, 422. wreak, 423. unacceptably, 424. evolve

425. tw d difference adj. consisting of two parts or aspects; doubled in size, quantity, or degree 426. ig e a ban to intentionally not listen or pay attention to the fact of being who or what somebody 427. mistaken id____ty n. or something is; the features, emotions, or ideas that distinguish persons from one another to formally state, especially in writing, 428. ce y product quality that something is true 429. am_s followers to accumulate or gather a large quantity of something over time; to collect or assemble for future use or reference 430. re____or body a person or thing that controls or n. balances something; a person or an organization that is responsible for control and supervision of a particular activity or area of public interest 431. gov____nt bureaucracy the group of people with authority to n. control a country or state 432. at___t customers to draw or entice someone or ν. something towards them through the qualities they have, especially positive ones 433. a ben____nt individual adj. well-meaning and kind; serving a charitable or philanthropic purpose 434. in st___e condition adj. firm and steady; not easily moved, disturbed, or changed 435. mo____ze about politics to express or teach a moral lesson or principle, often in a self-righteous or didactic way; to reflect on the ethical or

ANSWERS: 425. twofold, 426. ignore, 427. identity, 428. certify, 429. amass, 430. regulator, 431. government, 432. attract, 433. benevolent, 434. stable, 435. moralize

moral aspects of a situation or behavior

| 436. inle stars |
|--------------------------------|
| 437. prce a judgment |
| 438. a person of die talents |
| 439. esal commodities of life |
| 440. stty pact |
| 441. unk value |
| 442. de into anime communities |
| |
| 443. stth of the economy |
| 444. proon of civilization |
| 445. puly accessible record |
| 446. wp up a meeting |
| 447. exd a lineup |
| 448. there are insent doctors |
| 449. dep a strategy |

- adj. impossible or nearly impossible to see
- v. to say or speak (a word or words) correctly or in a particular way
- adj. including numerous categories of individuals or entities; various
- adj. indispensable; fundamental
- n. the quality or attribute of being firm and steadfast
- v. to open something, such as a door, window, etc., usually using a key
- v. to jump into the water with your head and arms going in first, or to move down to a deeper level underwater
- n. the quality or state of being physically, or sometimes mentally, strong
- the act or process of changing to the next stage or phase or moving forward
- adv. in a manner accessible to or observable by the public; by the government
- v. to cover or enclose something entirely with paper, cloth, or other material
- v. to increase or to make something greater in size, number, or importance
- adj. not enough for a particular purpose
- v. to grow or expand; to improve or refine through a process of progress and refinement, often to achieve greater sophistication or complexity; to elaborate or add detail to something that is in the process of being created

ANSWERS: 436. invisible, 437. pronounce, 438. diverse, 439. essential, 440. stability, 441. unlock, 442. dive, 443. strength, 444. progression, 445. publicly, 446. wrap, 447. expand, 448. insufficient, 449. develop

| 450. | manre an enzyme | <i>v</i> . | to make goods in large numbers, usually in a factory using machines |
|------|---------------------------|------------|--|
| 451. | artistic outng | 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 |
| 452. | diagnosed inly as a tumor | adv. | at the beginning; at first |
| 453. | stral reorganization | adj. | associated with the way on construction or organization of anything |
| 454. | main order | v. | to continue to uphold or sustain; to keep in a particular state or condition; to assert or declare something to be true |
| 455. | unpaid wes | n. | a particular amount of money that somebody earns, usually every week or every month, for work or services |
| 456. | trry bonds | n. | the government department in charge of managing public funds; the funds of a government or institution or individual |
| 457. | admer justice | <i>v</i> . | to oversee and control the operation or arrangement of something |
| 458. | exd sales targets | v. | to surpass or go beyond a limit, expectation, or requirement; to be better or greater than anticipated or desired |
| 459. | a bd design | adj. | brave, daring, and confident; not frightened of danger or afraid to say what you feel or to take risks |
| 460. | rete our conduct | <i>v</i> . | to control something, especially by means of rules or laws |

ANSWERS: 450. manufacture, 451. outpouring, 452. initially, 453. structural, 454. maintain, 455. wage, 456. treasury, 457. administer, 458. exceed, 459. bold, 460. regulate

| 461. wae the claim | ν. | to give up or relinquish a claim or right voluntarily; to refrain from insisting on or enforcing a requirement or rule |
|--------------------------------|------|---|
| 462. write him an answer immly | adv. | now or without delay |
| 463. a sue of shoppers | n. | a sudden and great increase of something, such as a feeling, the amount or number, etc. |
| 464. exe weather events | adj. | very great in amount or degree |
| 465. cybity threat | n. | the practice of protecting computers, servers, mobile devices, electronic systems, networks, and data from unauthorized access, use, disclosure, disruption, modification, or destruction |
| 466. a tron 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 |
| 467. trry money | n. | the government department in charge of managing public funds; the funds of a government or institution or individual |
| 468. incly cheerful character | adv. | in a way that is very difficult to believe; exceedingly or extremely |
| 469. twd approach | adj. | consisting of two parts or aspects; doubled in size, quantity, or degree |
| 470. peel evaluation | n. | a group of people who are employed in an organization or one of the armed forces; the department responsible for hiring, training, and placing employees |
| | | |

ANSWERS: 461. waive, 462. immediately, 463. surge, 464. extreme, 465. cybersecurity, 466. tradition, 467. treasury, 468. incredibly, 469. twofold, 470. personnel

ANSWERS: 471. emerging, 472. dive, 473. opportune, 474. disposable, 475. have-not, 476. spiral, 477. ignore, 478. accelerate, 479. methodology, 480. surveillance, 481. median

| 482. bel solution | n. | something that is considered the most important or all-encompassing aspect of a particular thing or concept |
|-------------------------------|------|--|
| 483. govnt funding | n. | the group of people with authority to control a country or state |
| 484. tron cubic feet | n. | the number 1,000,000,000,000; a million million |
| 485. upe a product | v. | to improve the value or usefulness of something such as a machine, computer system, etc., or to replace it with something newer or of a higher standard |
| 486. skal scientists | adj. | doubting that something is accurate or useful |
| 487. stubborn diser | n. | a person who does not believe in something, such as a religion or idea |
| 488. his conclusion was obs | adj. | easy to see, discover or understand |
| 489. a f_n of a plane | n. | a thin flat part on the body of a fish or other aquatic animal used for propulsion or balance |
| 490. algebraic inety | n. | the unfairness of a society in which some people have more opportunity, money, etc. than others; (mathematics) relation between two values when they are different |
| 491. bs against a big company | n. | a strong feeling in favor of or against one group of people, an idea, or thing, often not based on fair judgment |
| 492. psygy of crowd | n. | the scientific study of mind and behavior |

ANSWERS: 482. be-all, 483. government, 484. trillion, 485. upgrade, 486. skeptical, 487. disbeliever, 488. obvious, 489. fin, 490. inequality, 491. bias, 492. psychology

| 493. naly regenerated forest | adv. | as might be expected; by natural manners |
|-------------------------------|------|--|
| 494. death from shk | n. | a strong feeling or physical reaction to a sudden and unexpected event or experience, especially something unpleasant |
| 495. resle action | adj. | answerable or accountable for something within one's power, control, or management |
| 496. a seafaring nan | n. | a large organized community of people living in a particular country or region and having a particular culture |
| 497. a person of diverse tats | n. | a natural ability to be good at something; someone who has a natural ability to be good at something |
| 498. unnry expense | adj. | not needed or required; not essential or important |
| 499. the bae of power | n. | a condition in which everything has the same weight or force; something left after other parts have been taken away |
| 500. disary power | adj. | subject to one's judgment or decision; available for use as needed or desired |
| 501. pric politics | adj. | practical rather than idealistic |
| 502. global paic | n. | an outbreak of a disease that affects many people over a very wide area |
| 503. ecy class | n. | the system by which a country or region produces manages, and distributes goods and services, including the money and finances involved in these activities; (of an airline) the lowest-priced, most basic option for seating in commercial travel |

ANSWERS: 493. naturally, 494. shock, 495. responsible, 496. nation, 497. talent, 498. unnecessary, 499. balance, 500. discretionary, 501. pragmatic, 502. pandemic, 503. economy

| 504. boundless genty | n. | the fact or quality of being willing to do kind things or give somebody money, gifts, or time freely |
|--------------------------------|------|--|
| 505. apze for being late | v. | to express regret for committing wrongdoing or causing a problem |
| 506. proon of disease | n. | the act or process of changing to the next stage or phase or moving forward |
| 507. epe of vertigo | n. | a happening or story that is distinctive in a series of related events; an abrupt short period during which someone suffers from the effects of a physical or mental illness |
| 508. act of genty | n. | the fact or quality of being willing to do kind things or give somebody money, gifts, or time freely |
| 509. an unfte situation | adj. | having bad luck or fortune; unlucky |
| 510. the ulte goal in life | adj. | furthest or highest in degree or order |
| 511. buu of statistics | n. | an office or agency that specializes in a particular type of work, often related to collecting or compiling data or information |
| 512. a ridus suggestion | adj. | very silly or unreasonable and deserving to be laughed at |
| 513. cose the text | ν. | to reduce the volume or size of something, often by removing water or other liquid; to make something shorter, more concise, or more concentrated |
| 514. ovlm opponents by numbers | ν. | to defeat someone or something by using a great deal of force; to have a strong emotional effect on somebody |

ANSWERS: 504. generosity, 505. apologize, 506. progression, 507. episode, 508. generosity, 509. unfortunate, 510. ultimate, 511. bureau, 512. ridiculous, 513. condense, 514. overwhelm

ANSWERS: 515. strength, 516. device, 517. advance, 518. margin, 519. accrue, 520. handle, 521. coronavirus, 522. talent, 523. optimism

hope and emphasizing the positive

aspects of a situation

| 524. die backgrounds | аај. | individuals or entities; various |
|------------------------------|------|--|
| 525. indus worker | adj. | hardworking, diligent, and persistent in effort |
| 526. even more unfely | adv. | by bad luck; unluckily |
| 527. ubius across ecosystems | adj. | being or existing everywhere at once |
| 528. treus popularity | adj. | very great in degree or extent or amount or impact; extremely good |
| 529. big, bd piano sounds | adj. | brave, daring, and confident; not frightened of danger or afraid to say what you feel or to take risks |
| 530. cle plot | 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 |
| 531. optic outlook | adj. | hoping or expecting that good thing will happen or something will be successful |
| 532. a profit man | n. | the space around the edge of a page or document; (finance) the net sales minus the cost of goods and services sold |
| 533. many trons of dollars | n. | the number 1,000,000,000,000; a million million |
| 534. traditionally unded | adj. | inadequately or insufficiently provided with help, products, or services |
| 535. the shaer's meeting | n. | a person who owns shares of stock in a company or business and therefore gets the company's profit and has the right to control the company |
| | | |

ANSWERS: 524. diverse, 525. industrious, 526. unfortunately, 527. ubiquitous, 528. tremendous, 529. bold, 530. cliche, 531. optimistic, 532. margin, 533. trillion, 534. underserved, 535. shareholder

| 536. sacct tradition | adj. | respect and reverence |
|----------------------------|------|--|
| 537. a high perge | n. | the number, amount, or rate of something, which is usually the amount per hundred |
| 538. play hac in the mind | n. | widespread destruction or devastation, often caused by natural disasters, war, or other violent events |
| 539. unemployment comion | n. | something especially money, given or received as payment or reparation for a service or loss or injury |
| 540. cate his credit score | v. | to judge or find out the amount or number of something by using mathematics |
| | | |

ANSWERS: 536. sacrosanct, 537. percentage, 538. havoc, 539. compensation, 540. calculate

Session 3: Fill in the Blanks

| 1. | I will my car before I go on a road trip. |
|------------|--|
| v. | to provide coverage in the event of loss or damage |
| 2. | She had a fortune through wise investments and shrewd business decisions. |
| <i>v</i> . | to accumulate or gather a large quantity of something over time; to collect or assemble for future use or reference |
| 3. | 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 |
| 4. | The financial industry was responsible for ensuring that companies followed the laws. |
| n. | a person or thing that controls or balances something; a person or an organization that is responsible for control and supervision of a particular activity or area of public interest |
| 5. | Several cities are experiencing high unemployment rates. |
| adı | in a way that is very difficult to believe; exceedingly or extremely |
| 6. | Could you help me some furniture? |
| n. | a slight transition in position, direction, or trend |
| 7. | Her is to be a mother. |
| n. | something that is more important than other things and should be dealt with first |
| | SWERS: 1. insure, 2. amassed, 3. spur, 4. regulator, 5. incredibly, 6. shift, 7. ority |

ocab-Builder Ref from "Dan Schulman: What COVID-19 means for the future of commerce, capitalism and cash | TED Talk" (270 word

ocab-Builder Ref from "Dan Schulman: What COVID-19 means for the future of commerce, capitalism and cash | TED Talk" (270 word

ANSWERS: 173. outflow, 174. government, 175. corporate, 176. strait, 177. commerce, 178. adopted, 179. methodology, 180. exposed, 181. stable

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| | also guarantees intellectual property rights and thus promotes |
|--------|---|
| n. a | nnovation. an economic system based on the private ownership of the means of production and their operation for profit |
| | to him that I had seen his sister at the grocery store earlier that day. o speak or write about something or someone briefly |
| | he in our society often struggle to afford necessities like healthcare nd education. |
| S | a person or group who lacks the necessities of life, such as adequate food, shelter, or economic resources, often contrasted with a "have" or someone who has abundance or wealth |
| | the homeowners decided to the inspection fee for the interested buyers make the sale smoother. |
| | o give up or relinquish a claim or right voluntarily; to refrain from insisting on or enforcing a requirement or rule |
| 202. T | he golfer recorded an distance. |
| adj. E | extremely surprising, especially in a way that you like or admire |
| 203. W | Ve must manage to our expenditure. |
| v. to | o control something, especially by means of rules or laws |
| 204. T | he organization held consultations to gather input on the project. |
| | a person or group that has an interest or concern in something, especially a business |
| | s an he had the right to make his own decisions and live his life s he saw fit. |
| n. a | a single person or thing, as distinct from a group |
| | /ERS: 198. Capitalism, 199. mentioned, 200. have-nots, 201. waive, 202. ng, 203. regulate, 204. stakeholder, 205. individual, |