

# Englist.me



## Vocabulary Builder Reference from...

*Richard Coffin: How do investors choose stocks? |*

*TED Talk*

[https://www.ted.com/talks/richard\\_coffin\\_how\\_do\\_investors\\_choose\\_stocks](https://www.ted.com/talks/richard_coffin_how_do_investors_choose_stocks)

### All Words

#### IMPORTANT

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## Session 1: Word List

### exchange

- v. to give something and receive something else in return, often with the implication that the items being traded are of equal or comparable value; (noun) the act of giving or taking something in return for something else; a place or system where goods or services can be bought, sold, or traded

*synonym*: trade, swap, interchange

(1) **exchange** rate, (2) **exchange** a few friendly words

My sister and I frequently **exchange** books, as we love reading.

### investor

- n. someone who puts money or capital into something to gain financial returns

*synonym*: financier, banker, stockholder

(1) **investor** lawsuit, (2) a real estate **investor**

Institutional **investors** refrained from buying stocks amid the booming economy.

### decide

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

*synonym*: choose, determine, settle

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

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

for dinner.

## individual

*n.* a single person or thing, as distinct from a group

*synonym*: 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.

## institute

*n.* an organization that has a specific purpose, particularly one dealing with science, education, or a particular profession; (verb) to initiate, introduce, or establish something

*synonym*: academy, university, college

(1) **institute** a lawsuit, (2) research **institutes**

This region has many **institutes** offering higher education.

## achieve

*v.* to successfully complete a task or goal, often through hard work, perseverance, and dedication; to attain or accomplish something that one has set out to do

*synonym*: accomplish, attain, reach

(1) **achieve** success, (2) **achieve** milestones

I will work hard to **achieve** my goals and realize my dreams.

## invest

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

*synonym*: fund, sponsor, support

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

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

## profit

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

*synonym*: earnings, gain, proceeds

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

This business yields little **profit**.

## determinant

*n.* a factor, circumstance, or condition that contributes to the shaping, influencing, or determining of a particular outcome or result

*synonym* : cause, factor, element

(1) environmental **determinant**, (2) a **determinant** of crop yields

One **determinant** of success is having a positive attitude and a strong work ethic.

## vice

*n.* wrongdoing or wicked behavior; (in the form of vice versa) with the order reversed; (as a prefix) someone with a job immediately below a particular person

*synonym* : corruption, depravity, evil

(1) virtue and **vice**, (2) **vice-chair** of the committee

Cats hate dogs and **vice versa**.

## represent

*v.* to speak, act, or be present on behalf of another person or group; to form or constitute

*synonym* : depict, express, describe

(1) **represent** by a diagram, (2) the characters that **represent** numbers

We elected him to **represent** us at the international conference.

## association

*n.* a people or groups of people who have joined in a single organization together for a particular purpose; a social or business connection or relationship

*synonym* : affiliation, collaboration, society

(1) word **associations**, (2) a scholarship **association**

His membership in the **association** provided him with numerous benefits.

## dramatically

*adv.* in a very impressive manner

*synonym* : greatly, noticeably, suddenly

(1) he confessed **dramatically**, (2) the cabin pressure fell **dramatically**

Life expectancy has grown **dramatically** this century.

## 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**.

## 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.

## inflation

*n.* a general and progressive increase in prices;  
(cosmology) a theory of the exponential expansion of space in the early universe; the act of filling something with air

*synonym* : increase, swelling, boom

(1) **inflation** control, (2) global **inflation**

Investment in index funds can often be a hedge against **inflation**.

## diminish

*v.* to reduce or be reduced in size, extent, or importance; to make something smaller, weaker, etc.

*synonym* : decline, dwindle, lessen

(1) **diminish** a reputation, (2) **diminish** swelling

As people get old, their energies may **diminish**.

## debate

*n.* a formal discussion or argument of opposing viewpoints, often to persuade others to adopt a specific position; a public discussion, often on an issue of current interest, in which participants offer opinions and differing perspectives

*synonym* : argument, discussion, dispute

(1) **debate** topic, (2) **debate** competition

The **debate** over climate change continues to be a hot topic in politics.

## strategy

*n.* 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**.

## specific

*adj.* clearly defined or particular to a certain thing or situation; distinct, explicit, and precise

*synonym* : particular, definite, distinct

(1) **specific** instructions, (2) industry- **specific** regulations

The scientist conducted a study that provided **specific** details about the species' behavior.

## subscribe

*v.* to agree to receive or support something, often through payment or regular participation; to sign up for or enroll in something, such as a publication, service, or program

*synonym* : sign up, enroll, register

(1) **subscribe** to the service, (2) **subscribe** a petition

I want to **subscribe** to the newsletter to stay up-to-date on industry news.

## phrase

*n.* a group of words that mean something specific when used together

*synonym* : expression, idiom, term

(1) ready-made **phrases**, (2) noun **phrase**

We bought a Spanish **phrase** book.

## refer

*v.* to direct someone's attention, thoughts, or questions to another source or person; to mention, cite, or allude to something as evidence or support

*synonym* : cite, allude, mention

(1) **refer** to a book, (2) **refer** to a map

Please **refer** to the instruction manual for further assistance.

## excess

*n.* an amount or quantity beyond what is acceptable, expected, or reasonable

*synonym* : exuberance, glut, surplus

(1) lose **excess** weight, (2) an **excess** of exports

The road of **excess** leads to the palace of wisdom.

## index

*n.* a list of items, such as names, subjects, or keywords, that is arranged in a particular order and is usually found at the end of a book or document; a number or symbol that indicates the value or level of something, such as a stock index or a temperature index

*synonym*: list, directory, indicator

(1) a full-text **index**, (2) health **index**

The stock market **index** measures the performance of a group of stocks.

## statistics

*n.* 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.

## valuation

*n.* an estimation of the worth or value of something

*synonym*: assessment, appraisal, estimation

(1) **valuation** report, (2) high **valuation**

The **valuation** of the company was estimated to be billions of dollars.

## correspond

*v.* to match or be similar to something else almost exactly; to exchange messages

*synonym*: match, equate, communicate

(1) **correspond** to a standard, (2) **correspond** with a foreign student

The numbers on the sign **correspond** to points on the map.

## fluctuate

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

*synonym*: vary, oscillate, sway

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

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

## proxy

*n.* a person or entity that is authorized to act on behalf of another person or entity

*synonym*: surrogate, representative, agent

(1) healthcare **proxy**, (2) **proxy** server

She voted by **proxy** because she was unable to attend in person.

## weigh

*v.* to have a particular weight; to carefully evaluate things before making a conclusion

*synonym*: consider, cogitate, count

(1) **weigh** heavily on stock prices, (2) **weigh** a cargo

The baby **weighs** 1 pound 3 oz.

## fluctuation

*n.* a change, or the process of changing, that frequently happens, especially from one extreme to another; the quality of being unsteady and subject to changes

*synonym*: change, instability, flux

(1) price **fluctuations**, (2) **fluctuation** of water level

Temperature **fluctuations** are often milder in oceanfront areas.

## exploit

*v.* to make full use of and gain an advantage from resources, opportunities, etc.

*synonym*: use, abuse, control

(1) **exploit** a security hole, (2) **exploit** a valuable opportunity

We **exploit** our mining resources to strengthen our national power.

## aspect

*n.* one part or feature of a situation, problem, subject, etc.

*synonym*: characteristic, element, factor

(1) nontechnical **aspects** of the job, (2) **aspects** of social, political, and economic life

His professional experience includes all **aspects** of media production.

## inefficiency

*n.* the lack of ability or effectiveness in producing the desired results or outcomes; the quality of being wasteful or unproductive

*synonym* : ineffectiveness, inefficacy, inadequacy

(1) **inefficiency** in the system, (2) bureaucratic **inefficiency**

The company's **inefficiency** in handling customer requests led to many complaints.

## overvalue

*v.* to value or estimate something too high; to assign too much worth or importance to something; to assess or appraise something beyond its actual market or intrinsic value

*synonym* : overestimate, inflate, exaggerate

(1) **overvalue** stocks, (2) **overvalue** assets

It is important not to **overvalue** material possessions, as they do not bring true happiness.

## undervalue

*v.* to assign too low a value to something

*synonym* : underrate, underestimate, devalue

(1) **undervalue** his contribution, (2) **undervalue** the potential

He **undervalued** the importance of teamwork and struggled to succeed.

## develop

*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

*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.

## identify

*v.* to recognize someone or something and say or prove who or what they are

*synonym* : determine, specify, recognize



(1) **identify** handwriting, (2) **identify** gene sequences  
I will introduce you to how to **identify** the leading causes of the malfunction.

## investigate

v. to conduct a systematic or formal inquiry to identify and evaluate the facts of a crime, problem, statement, etc. to establish the truth

*synonym*: examine, analyze, look into

(1) **investigate** the matter, (2) **investigate** a data leak  
The committee **investigated** several apparent inconsistencies.

## operate

v. to work in a particular way; to supervise something

*synonym*: work, use, employ

(1) **operate** 24 hours a day, (2) manually **operate** a machine

This machine is too difficult to **operate** for me.

## analyze

v. to think about in-depth and evaluate to discover essential features or meaning

*synonym*: explore, examine, investigate

(1) **analyze** a chemical compound, (2) **analyze** your real motives

The teacher attempted to **analyze** the root cause of our mistake.

## observe

v. to watch or notice something carefully, often to gather information or insights; to take note of something or someone; to celebrate or commemorate a special event or occasion

*synonym*: watch, monitor, scrutinize

(1) **observe** a tradition, (2) **observe** wildlife

It is important to **observe** safety procedures in the workplace to prevent accidents.

## trend

n. a general direction in which something is changing or developing

*synonym* : direction, movement, tendency

(1) an international **trend**, (2) the **trend** away from television  
The oil price continued their downward **trend**.

## algorithm

*n.* 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.

## passive

*adj.* characterized by a lack of activity or initiative; not actively participating or engaging in something; marked by a tendency to accept things without resistance or opposition

*synonym* : inactive, lethargic, apathetic

(1) **passive** response, (2) **passive** vocabulary  
The **passive** approach taken by the government towards climate change is concerning.

## contrast

*v.* to put in opposition to show or emphasize differences  
*synonym* : differ, vary, counterpoint

(1) **contrast** with a decade ago, (2) **contrast** two things  
It's intriguing to compare and **contrast** the two authors.

## 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.

## exhibit

*v.* to show something in public for people to enjoy or to provide them with information

*synonym* : display, expose, show

(1) **exhibit** a bad attitude, (2) **exhibit** a great talent  
Other technology industries **exhibit** similarly explosive

growth.

## balance

*n.* 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.

## cross-section

*n.* a two-dimensional representation of a slice or portion of a three-dimensional object or structure, showing the internal arrangement and relationship of its parts; a sample or subset of a larger population or entity that allows insight into its characteristics or behavior

*synonym*: section, segment, slice

(1) **cross-section** diagram, (2) **cross-section** view

The **cross-section** of the tree trunk showed its growth rings.

## accomplished

*adj.* having completed a task or achieved a goal successfully; skilled or proficient at something

*synonym*: achieved, finished, completed

(1) **accomplished** at a very early age, (2) **accomplished** goal

She felt **accomplished** after finishing her book.

## broad

*adj.* very wide; general

*synonym*: wide, expansive, comprehensive

(1) attract **broad** attention, (2) a **broad** mind

He accumulated wealth across a **broad** spectrum of assets.

## 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**.

## 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.

## mutual

*adj.* common to or shared by two or more parties

*synonym* : shared, common, joint

(1) share of a **mutual** fund, (2) **mutual** efforts

They cooperated for their **mutual** benefit.

## exclusive

*adj.* not divided or shared with others

*synonym* : sole, deluxe, limited

(1) **exclusive** authority, (2) **exclusive** clubs

The condo offers **exclusive** access to the beach.

## foolproof

*adj.* designed to prevent mistakes or errors; infallible; incapable of going wrong

*synonym* : unfailing, foolproof, fail-safe

(1) **foolproof** method, (2) **foolproof** plan

This recipe is **foolproof** and easy to follow, even for inexperienced cooks.

## Session 2: Spelling

1. we\_\_h a cargo v. to have a particular weight; to carefully evaluate things before making a conclusion
2. ov\_\_\_\_\_ue stocks v. to value or estimate something too high; to assign too much worth or importance to something; to assess or appraise something beyond its actual market or intrinsic value
3. official sta\_\_\_\_\_cs n. the discipline that concerns the collection, organization, analysis, interpretation, and presentation of data
4. ex\_\_\_\_\_ge a few friendly words v. to give something and receive something else in return, often with the implication that the items being traded are of equal or comparable value; (noun) the act of giving or taking something in return for something else; a place or system where goods or services can be bought, sold, or traded
5. the cabin pressure fell dra\_\_\_\_\_lly adv. in a very impressive manner
6. lose ex\_\_\_s weight n. an amount or quantity beyond what is acceptable, expected, or reasonable
7. de\_\_\_e on a course of action v. to make up someone's mind about something; to come to a conclusion or judgment after considering options
8. he confessed dra\_\_\_\_\_lly adv. in a very impressive manner

ANSWERS: 1. weigh, 2. overvalue, 3. statistics, 4. exchange, 5. dramatically, 6. excess, 7. decide, 8. dramatically

9. nontechnical as\_\_\_ts of the job *n.* one part or feature of a situation, problem, subject, etc.
10. industry-sp\_\_\_\_ic regulations *adj.* clearly defined or particular to a certain thing or situation; distinct, explicit, and precise
11. op\_\_\_\_\_e 24 hours a day *v.* to work in a particular way; to supervise something
12. ex\_\_\_\_\_t a great talent *v.* to show something in public for people to enjoy or to provide them with information
13. ig\_\_\_e her advice *v.* to intentionally not listen or pay attention to
14. de\_\_\_e competition *n.* a formal discussion or argument of opposing viewpoints, often to persuade others to adopt a specific position; a public discussion, often on an issue of current interest, in which participants offer opinions and differing perspectives
15. cro\_\_\_\_\_ion view *n.* a two-dimensional representation of a slice or portion of a three-dimensional object or structure, showing the internal arrangement and relationship of its parts; a sample or subset of a larger population or entity that allows insight into its characteristics or behavior
16. de\_\_\_e a question *v.* to make up someone's mind about something; to come to a conclusion or judgment after considering options
17. in\_\_\_\_\_or lawsuit *n.* someone who puts money or capital into something to gain financial returns

ANSWERS: 9. aspect, 10. specific, 11. operate, 12. exhibit, 13. ignore, 14. debate, 15. cross-section, 16. decide, 17. investor

18. id\_\_\_\_fy gene sequences      *v.* to recognize someone or something and say or prove who or what they are
19. mu\_\_\_l efforts      *adj.* common to or shared by two or more parties
20. research in\_\_\_\_\_tes      *n.* an organization that has a specific purpose, particularly one dealing with science, education, or a particular profession; (verb) to initiate, introduce, or establish something
21. a full-text in\_\_x      *n.* a list of items, such as names, subjects, or keywords, that is arranged in a particular order and is usually found at the end of a book or document; a number or symbol that indicates the value or level of something, such as a stock index or a temperature index
22. cro\_\_\_\_\_ion diagram      *n.* a two-dimensional representation of a slice or portion of a three-dimensional object or structure, showing the internal arrangement and relationship of its parts; a sample or subset of a larger population or entity that allows insight into its characteristics or behavior
23. noun ph\_\_\_e      *n.* a group of words that mean something specific when used together
24. health in\_\_x      *n.* a list of items, such as names, subjects, or keywords, that is arranged in a particular order and is usually found at the end of a book or document; a number or symbol that indicates the value or level of something, such as a stock index or a temperature index

ANSWERS: 18. identify, 19. mutual, 20. institute, 21. index, 22. cross-section, 23. phrase, 24. index

25. word ass\_\_\_\_\_ons *n.* a people or groups of people who have joined in a single organization together for a particular purpose; a social or business connection or relationship
26. religious fa\_\_h *n.* complete trust in something or someone's ability or knowledge; a strong belief in religion, divine power, etc.
27. acc\_\_\_\_\_hed at a very early age *adj.* having completed a task or achieved a goal successfully; skilled or proficient at something
28. fl\_\_\_\_\_te prices *v.* to rise and fall irregularly or unexpectedly; to vary or change often and unpredictably
29. price flu\_\_\_\_\_ons *n.* a change, or the process of changing, that frequently happens, especially from one extreme to another; the quality of being unsteady and subject to changes
30. pa\_\_\_\_\_e vocabulary *adj.* characterized by a lack of activity or initiative; not actively participating or engaging in something; marked by a tendency to accept things without resistance or opposition
31. id\_\_\_\_\_fy handwriting *v.* to recognize someone or something and say or prove who or what they are
32. ob\_\_\_\_\_e a tradition *v.* to watch or notice something carefully, often to gather information or insights; to take note of something or someone; to celebrate or commemorate a special event or occasion

ANSWERS: 25. association, 26. faith, 27. accomplished, 28. fluctuate, 29. fluctuation, 30. passive, 31. identify, 32. observe



33. re\_\_\_\_\_nt by a diagram *v.* to speak, act, or be present on behalf of another person or group; to form or constitute
34. fo\_\_\_\_\_of method *adj.* designed to prevent mistakes or errors; infallible; incapable of going wrong
35. a scholarship ass\_\_\_\_\_on *n.* a people or groups of people who have joined in a single organization together for a particular purpose; a social or business connection or relationship
36. military st\_\_\_\_\_gy *n.* a detailed plan of action designed to achieve a long-term or overall goal.
37. inv\_\_\_\_\_te a data leak *v.* to conduct a systematic or formal inquiry to identify and evaluate the facts of a crime, problem, statement, etc. to establish the truth
38. ine\_\_\_\_\_ncy in the system *n.* the lack of ability or effectiveness in producing the desired results or outcomes; the quality of being wasteful or unproductive
39. ex\_\_\_\_\_t a security hole *v.* to make full use of and gain an advantage from resources, opportunities, etc.
40. flu\_\_\_\_\_on of water level *n.* a change, or the process of changing, that frequently happens, especially from one extreme to another; the quality of being unsteady and subject to changes
41. co\_\_\_\_\_st two things *v.* to put in opposition to show or emphasize differences
42. in\_\_\_\_t in stocks *v.* to put money, effort, time, etc. into something to make a profit or achieve a result

ANSWERS: 33. represent, 34. foolproof, 35. association, 36. strategy, 37. investigate, 38. inefficiency, 39. exploit, 40. fluctuation, 41. contrast, 42. invest

43. ig\_\_\_e a ban                    *v.*    to intentionally not listen or pay attention to
44. a\_m at a specific target                    *v.*    to try or plan to get or achieve something
45. su\_\_\_\_\_be to the service                    *v.*    to agree to receive or support something, often through payment or regular participation; to sign up for or enroll in something, such as a publication, service, or program
46. the characters that re\_\_\_\_\_nt numbers                    *v.*    to speak, act, or be present on behalf of another person or group; to form or constitute
47. environmental det\_\_\_\_\_nt                    *n.*    a factor, circumstance, or condition that contributes to the shaping, influencing, or determining of a particular outcome or result
48. ex\_\_\_\_\_ge rate                    *v.*    to give something and receive something else in return, often with the implication that the items being traded are of equal or comparable value; (noun) the act of giving or taking something in return for something else; a place or system where goods or services can be bought, sold, or traded
49. a private ind\_\_\_\_\_al                    *n.*    a single person or thing, as distinct from a group
50. in\_\_\_t capital                    *v.*    to put money, effort, time, etc. into something to make a profit or achieve a result
51. di\_\_\_\_\_sh swelling                    *v.*    to reduce or be reduced in size, extent, or importance; to make something smaller, weaker, etc.

ANSWERS: 43. ignore, 44. aim, 45. subscribe, 46. represent, 47. determinant, 48. exchange, 49. individual, 50. invest, 51. diminish

52. ex\_\_\_\_\_ve authority *adj.* not divided or shared with others
53. co\_\_\_\_\_st with a decade ago *v.* to put in opposition to show or emphasize differences
54. healthcare pr\_\_y *n.* a person or entity that is authorized to act on behalf of another person or entity
55. in\_\_\_\_\_on control *n.* a general and progressive increase in prices; (cosmology) a theory of the exponential expansion of space in the early universe; the act of filling something with air
56. ind\_\_\_\_\_al freedom *n.* a single person or thing, as distinct from a group
57. pa\_\_\_\_\_e response *adj.* characterized by a lack of activity or initiative; not actively participating or engaging in something; marked by a tendency to accept things without resistance or opposition
58. ov\_\_\_\_\_ue assets *v.* to value or estimate something too high; to assign too much worth or importance to something; to assess or appraise something beyond its actual market or intrinsic value
59. a real estate in\_\_\_\_\_or *n.* someone who puts money or capital into something to gain financial returns
60. an\_\_\_\_\_e your real motives *v.* to think about in-depth and evaluate to discover essential features or meaning
61. the ul\_\_\_\_\_te goal in life *adj.* furthest or highest in degree or order
62. a\_m to be a nurse *v.* to try or plan to get or achieve something

ANSWERS: 52. exclusive, 53. contrast, 54. proxy, 55. inflation, 56. individual, 57. passive, 58. overvalue, 59. investor, 60. analyze, 61. ultimate, 62. aim

63. gross pr\_\_\_t *n.* money that is earned in business or by selling things after deducting the costs involved
64. an\_\_\_\_\_e a chemical compound *v.* to think about in-depth and evaluate to discover essential features or meaning
65. ex\_\_\_\_\_ve clubs *adj.* not divided or shared with others
66. pro\_\_\_\_\_le trade *adj.* making or likely to make material gain or profit
67. a pro\_\_\_\_\_le job *adj.* making or likely to make material gain or profit
68. asset on the company's ba\_\_\_\_\_e sheet *n.* a condition in which everything has the same weight or force; something left after other parts have been taken away
69. attract br\_\_d attention *adj.* very wide; general
70. bureaucratic ine\_\_\_\_\_ncy *n.* the lack of ability or effectiveness in producing the desired results or outcomes; the quality of being wasteful or unproductive
71. inv\_\_\_\_\_te the matter *v.* to conduct a systematic or formal inquiry to identify and evaluate the facts of a crime, problem, statement, etc. to establish the truth
72. the ul\_\_\_\_\_te luxury *adj.* furthest or highest in degree or order
73. the RSA al\_\_\_\_\_hm *n.* a set of rules or rigorous instructions typically used to solve a specific problem or to perform a computation
74. as\_\_\_ts of social, political, and economic life *n.* one part or feature of a situation, problem, subject, etc.

ANSWERS: 63. profit, 64. analyze, 65. exclusive, 66. profitable, 67. profitable, 68. balance, 69. broad, 70. inefficiency, 71. investigate, 72. ultimate, 73. algorithm, 74. aspect

75. virtue and v\_\_e *n.* wrongdoing or wicked behavior; (in the form of vice versa) with the order reversed; (as a prefix) someone with a job immediately below a particular person
76. the tr\_\_d away from television *n.* a general direction in which something is changing or developing
77. the ba\_\_\_\_e of power *n.* a condition in which everything has the same weight or force; something left after other parts have been taken away
78. de\_\_\_\_p a strategy *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
79. und\_\_\_\_ue his contribution *v.* to assign too low a value to something
80. develop a st\_\_\_\_gy *n.* a detailed plan of action designed to achieve a long-term or overall goal.
81. v\_\_e-chair of the committee *n.* wrongdoing or wicked behavior; (in the form of vice versa) with the order reversed; (as a prefix) someone with a job immediately below a particular person
82. fa\_\_h in government *n.* complete trust in something or someone's ability or knowledge; a strong belief in religion, divine power, etc.
83. fl\_\_\_\_te rapidly *v.* to rise and fall irregularly or unexpectedly; to vary or change often and unpredictably

ANSWERS: 75. vice, 76. trend, 77. balance, 78. develop, 79. undervalue, 80. strategy, 81. vice, 82. faith, 83. fluctuate

84. high va\_\_\_\_\_on *n.* an estimation of the worth or value of something
85. va\_\_\_\_\_on report *n.* an estimation of the worth or value of something
86. a br\_\_d mind *adj.* very wide; general
87. ready-made ph\_\_\_es *n.* a group of words that mean something specific when used together
88. ex\_\_\_\_\_t a valuable opportunity *v.* to make full use of and gain an advantage from resources, opportunities, etc.
89. cor\_\_\_\_\_nd to a standard *v.* to match or be similar to something else almost exactly; to exchange messages
90. su\_\_\_\_\_be a petition *v.* to agree to receive or support something, often through payment or regular participation; to sign up for or enroll in something, such as a publication, service, or program
91. re\_\_r to a map *v.* to direct someone's attention, thoughts, or questions to another source or person; to mention, cite, or allude to something as evidence or support
92. an international tr\_\_d *n.* a general direction in which something is changing or developing
93. und\_\_\_\_\_ue the potential *v.* to assign too low a value to something
94. in\_\_\_\_\_te a lawsuit *n.* an organization that has a specific purpose, particularly one dealing with science, education, or a particular profession; (verb) to initiate, introduce, or establish something

ANSWERS: 84. valuation, 85. valuation, 86. broad, 87. phrase, 88. exploit, 89. correspond, 90. subscribe, 91. refer, 92. trend, 93. undervalue, 94. institute

95. share of a mu\_\_\_l fund *adj.* common to or shared by two or more parties
96. pr\_\_y server *n.* a person or entity that is authorized to act on behalf of another person or entity
97. fo\_\_\_\_\_of plan *adj.* designed to prevent mistakes or errors; infallible; incapable of going wrong
98. we\_\_h heavily on stock prices *v.* to have a particular weight; to carefully evaluate things before making a conclusion
99. al\_\_\_\_\_hm for image processing *n.* a set of rules or rigorous instructions typically used to solve a specific problem or to perform a computation
100. di\_\_\_\_\_sh a reputation *v.* to reduce or be reduced in size, extent, or importance; to make something smaller, weaker, etc.
101. manually op\_\_\_\_\_e a machine *v.* to work in a particular way; to supervise something
102. an ex\_\_\_s of exports *n.* an amount or quantity beyond what is acceptable, expected, or reasonable
103. a det\_\_\_\_\_nt of crop yields *n.* a factor, circumstance, or condition that contributes to the shaping, influencing, or determining of a particular outcome or result
104. global in\_\_\_\_\_on *n.* a general and progressive increase in prices; (cosmology) a theory of the exponential expansion of space in the early universe; the act of filling something with air
105. ac\_\_\_\_\_e milestones *v.* to successfully complete a task or goal, often through hard work, perseverance, and dedication; to attain or accomplish something that one has set out to do

ANSWERS: 95. mutual, 96. proxy, 97. foolproof, 98. weigh, 99. algorithm, 100. diminish, 101. operate, 102. excess, 103. determinant, 104. inflation, 105. achieve

106. ob\_\_\_\_e wildlife      *v.* to watch or notice something carefully, often to gather information or insights; to take note of something or someone; to celebrate or commemorate a special event or occasion
107. sp\_\_\_\_ic instructions      *adj.* clearly defined or particular to a certain thing or situation; distinct, explicit, and precise
108. ex\_\_\_\_t a bad attitude      *v.* to show something in public for people to enjoy or to provide them with information
109. make a pr\_\_\_\_t      *n.* money that is earned in business or by selling things after deducting the costs involved
110. de\_\_\_\_p a skill      *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
111. ac\_\_\_\_e success      *v.* to successfully complete a task or goal, often through hard work, perseverance, and dedication; to attain or accomplish something that one has set out to do
112. cor\_\_\_\_nd with a foreign student      *v.* to match or be similar to something else almost exactly; to exchange messages
113. acc\_\_\_\_hed goal      *adj.* having completed a task or achieved a goal successfully; skilled or proficient at something
114. re\_\_r to a book      *v.* to direct someone's attention, thoughts, or questions to another source or person; to mention, cite, or allude to something as evidence or support

ANSWERS: 106. observe, 107. specific, 108. exhibit, 109. profit, 110. develop, 111. achieve, 112. correspond, 113. accomplished, 114. refer



115. de\_\_\_e topic

*n.* a formal discussion or argument of opposing viewpoints, often to persuade others to adopt a specific position; a public discussion, often on an issue of current interest, in which participants offer opinions and differing perspectives

116. sta\_\_\_\_\_cs for cancer

*n.* the discipline that concerns the collection, organization, analysis, interpretation, and presentation of data

ANSWERS: 115. debate, 116. statistics

## Session 3: Fill in the Blanks

1. He kept his robust \_\_\_\_\_ in his company.  
*n.* complete trust in something or someone's ability or knowledge; a strong belief in religion, divine power, etc.
  
2. As people get old, their energies may \_\_\_\_\_.  
*v.* to reduce or be reduced in size, extent, or importance; to make something smaller, weaker, etc.
  
3. She felt \_\_\_\_\_ after finishing her book.  
*adj.* having completed a task or achieved a goal successfully; skilled or proficient at something
  
4. We bought a Spanish \_\_\_\_\_ book.  
*n.* a group of words that mean something specific when used together
  
5. As an \_\_\_\_\_ he had the right to make his own decisions and live his life as he saw fit.  
*n.* a single person or thing, as distinct from a group
  
6. The scientist conducted a study that provided \_\_\_\_\_ details about the species' behavior.  
*adj.* clearly defined or particular to a certain thing or situation; distinct, explicit, and precise
  
7. Other technology industries \_\_\_\_\_ similarly explosive growth.  
*v.* to show something in public for people to enjoy or to provide them with information

ANSWERS: 1. faith, 2. diminish, 3. accomplished, 4. phrase, 5. individual, 6. specific, 7. exhibit

8. His professional experience includes all \_\_\_\_\_ of media production.  
*n.* one part or feature of a situation, problem, subject, etc.
9. He \_\_\_\_\_ the importance of teamwork and struggled to succeed.  
*v.* to assign too low a value to something
10. The numbers on the sign \_\_\_\_\_ to points on the map.  
*v.* to match or be similar to something else almost exactly; to exchange messages
11. The teacher attempted to \_\_\_\_\_ the root cause of our mistake.  
*v.* to think about in-depth and evaluate to discover essential features or meaning
12. He accumulated wealth across a \_\_\_\_\_ spectrum of assets.  
*adj.* very wide; general
13. The committee \_\_\_\_\_ several apparent inconsistencies.  
*v.* to conduct a systematic or formal inquiry to identify and evaluate the facts of a crime, problem, statement, etc. to establish the truth
14. They cooperated for their \_\_\_\_\_ benefit.  
*adj.* common to or shared by two or more parties
15. It is important not to \_\_\_\_\_ material possessions, as they do not bring true happiness.  
*v.* to value or estimate something too high; to assign too much worth or importance to something; to assess or appraise something beyond its actual market or intrinsic value
16. It's intriguing to compare and \_\_\_\_\_ the two authors.  
*v.* to put in opposition to show or emphasize differences

ANSWERS: 8. aspects, 9. undervalued, 10. correspond, 11. analyze, 12. broad, 13. investigated, 14. mutual, 15. overvalue, 16. contrast

17. The company's \_\_\_\_\_ in handling customer requests led to many complaints.
- n.* the lack of ability or effectiveness in producing the desired results or outcomes; the quality of being wasteful or unproductive
18. One \_\_\_\_\_ of success is having a positive attitude and a strong work ethic.
- n.* a factor, circumstance, or condition that contributes to the shaping, influencing, or determining of a particular outcome or result
19. Please \_\_\_\_\_ to the instruction manual for further assistance.
- v.* to direct someone's attention, thoughts, or questions to another source or person; to mention, cite, or allude to something as evidence or support
20. She couldn't \_\_\_\_\_ whether to order the pizza or the pasta for dinner.
- v.* to make up someone's mind about something; to come to a conclusion or judgment after considering options
21. My sister and I frequently \_\_\_\_\_ books, as we love reading.
- v.* to give something and receive something else in return, often with the implication that the items being traded are of equal or comparable value; (noun) the act of giving or taking something in return for something else; a place or system where goods or services can be bought, sold, or traded
22. The stock market \_\_\_\_\_ measures the performance of a group of stocks.
- n.* a list of items, such as names, subjects, or keywords, that is arranged in a particular order and is usually found at the end of a book or document; a number or symbol that indicates the value or level of something, such as a stock index or a temperature index

ANSWERS: 17. inefficiency, 18. determinant, 19. refer, 20. decide, 21. exchange, 22. index

23. The \_\_\_\_\_ approach taken by the government towards climate change is concerning.
- adj.* characterized by a lack of activity or initiative; not actively participating or engaging in something; marked by a tendency to accept things without resistance or opposition
24. We \_\_\_ for an overseas expansion.
- v.* to try or plan to get or achieve something
25. I will introduce you to how to \_\_\_\_\_ the leading causes of the malfunction.
- v.* to recognize someone or something and say or prove who or what they are
26. Cats hate dogs and \_\_\_\_ versa.
- n.* wrongdoing or wicked behavior; (in the form of vice versa) with the order reversed; (as a prefix) someone with a job immediately below a particular person
27. She voted by \_\_\_\_\_ because she was unable to attend in person.
- n.* a person or entity that is authorized to act on behalf of another person or entity
28. The road of \_\_\_\_\_ leads to the palace of wisdom.
- n.* an amount or quantity beyond what is acceptable, expected, or reasonable
29. Institutional \_\_\_\_\_ refrained from buying stocks amid the booming economy.
- n.* someone who puts money or capital into something to gain financial returns
30. Since independence, the area has been completely \_\_\_\_\_.
- v.* to intentionally not listen or pay attention to

ANSWERS: 23. passive, 24. aim, 25. identify, 26. vice, 27. proxy, 28. excess, 29. investors, 30. ignored

31. I will work hard to \_\_\_\_\_ my goals and realize my dreams.

- v.* to successfully complete a task or goal, often through hard work, perseverance, and dedication; to attain or accomplish something that one has set out to do

32. We must \_\_\_\_\_ a new system to streamline our workflow and increase efficiency.

- 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

33. Our plan includes a comprehensive marketing \_\_\_\_\_.

- n.* a detailed plan of action designed to achieve a long-term or overall goal.

34. The condo offers \_\_\_\_\_ access to the beach.

- adj.* not divided or shared with others

35. I want to \_\_\_\_\_ to the newsletter to stay up-to-date on industry news.

- v.* to agree to receive or support something, often through payment or regular participation; to sign up for or enroll in something, such as a publication, service, or program

36. This business yields little \_\_\_\_\_.

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

37. This region has many \_\_\_\_\_ offering higher education.

- n.* an organization that has a specific purpose, particularly one dealing with science, education, or a particular profession; (verb) to initiate, introduce, or establish something

ANSWERS: 31. achieve, 32. develop, 33. strategy, 34. exclusive, 35. subscribe, 36. profit, 37. institutes

38. Management must take \_\_\_\_\_ responsibility for the accident.

*adj.* furthest or highest in degree or order

39. His membership in the \_\_\_\_\_ provided him with numerous benefits.

*n.* a people or groups of people who have joined in a single organization together for a particular purpose; a social or business connection or relationship

40. The \_\_\_\_\_ of the tree trunk showed its growth rings.

*n.* a two-dimensional representation of a slice or portion of a three-dimensional object or structure, showing the internal arrangement and relationship of its parts; a sample or subset of a larger population or entity that allows insight into its characteristics or behavior

41. The government should view children as national assets and actively \_\_\_\_\_ in them.

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

42. The \_\_\_\_\_ demonstrate that poverty and unemployment are genuine problems.

*n.* the discipline that concerns the collection, organization, analysis, interpretation, and presentation of data

43. It is important to \_\_\_\_\_ safety procedures in the workplace to prevent accidents.

*v.* to watch or notice something carefully, often to gather information or insights; to take note of something or someone; to celebrate or commemorate a special event or occasion

44. Try to keep a \_\_\_\_\_ between work and off.

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

ANSWERS: 38. ultimate, 39. association, 40. cross-section, 41. invest, 42. statistics, 43. observe, 44. balance

45. The Prohibition amendment made bootlegging \_\_\_\_\_.

*adj.* making or likely to make material gain or profit

46. We can evaluate the performance of an \_\_\_\_\_ in terms of computation time.

*n.* a set of rules or rigorous instructions typically used to solve a specific problem or to perform a computation

47. Life expectancy has grown \_\_\_\_\_ this century.

*adv.* in a very impressive manner

48. This recipe is \_\_\_\_\_ and easy to follow, even for inexperienced cooks.

*adj.* designed to prevent mistakes or errors; infallible; incapable of going wrong

49. The baby \_\_\_\_\_ 1 pound 3 oz.

*v.* to have a particular weight; to carefully evaluate things before making a conclusion

50. The \_\_\_\_\_ over climate change continues to be a hot topic in politics.

*n.* a formal discussion or argument of opposing viewpoints, often to persuade others to adopt a specific position; a public discussion, often on an issue of current interest, in which participants offer opinions and differing perspectives

51. The \_\_\_\_\_ of the company was estimated to be billions of dollars.

*n.* an estimation of the worth or value of something

52. The oil price continued their downward \_\_\_\_\_.

*n.* a general direction in which something is changing or developing

ANSWERS: 45. profitable, 46. algorithm, 47. dramatically, 48. foolproof, 49. weighs, 50. debate, 51. valuation, 52. trend



53. Investment in index funds can often be a hedge against \_\_\_\_\_.
- n.* a general and progressive increase in prices; (cosmology) a theory of the exponential expansion of space in the early universe; the act of filling something with air
54. We \_\_\_\_\_ our mining resources to strengthen our national power.
- v.* to make full use of and gain an advantage from resources, opportunities, etc.
55. We elected him to \_\_\_\_\_ us at the international conference.
- v.* to speak, act, or be present on behalf of another person or group; to form or constitute
56. This machine is too difficult to \_\_\_\_\_ for me.
- v.* to work in a particular way; to supervise something
57. Stock prices \_\_\_\_\_ daily based on market demand and supply.
- v.* to rise and fall irregularly or unexpectedly; to vary or change often and unpredictably
58. Temperature \_\_\_\_\_ are often milder in oceanfront areas.
- n.* a change, or the process of changing, that frequently happens, especially from one extreme to another; the quality of being unsteady and subject to changes

ANSWERS: 53. inflation, 54. exploit, 55. represent, 56. operate, 57. fluctuate, 58. fluctuations