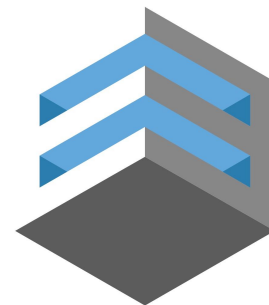


Englist.me



Vocabulary Builder Reference from...

Kedra Newsom Reeves: How to reduce the wealth gap between Black and white Americans | TED Talk
https://www.ted.com/talks/kedra_newsom_reeves_how_to_reduce_the_wealth_gap_between_black_and_white_americans

All Words

IMPORTANT

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Session 1: Word List

federal

adj. relating to a central government or national authority; refers to government policies, laws, or programs that are implemented at a national level rather than a state or local level

synonym: national, central, governmental

(1) **federal** regulations, (2) **federal** funding

The **federal** government announced new regulations to protect the environment.

government

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

synonym: administration, regime, state

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

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

median

n. 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.

wealth

n. a large amount of money, property, or other things that someone or an organization owns

synonym: affluence, assets, fortunate

(1) majority of his **wealth**, (2) material **wealth**

The **wealth** inequality was unavoidable.

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.

slavery

n. the practice or system of owning, buying, and selling people as property and forcing them to work

synonym: bondage, servitude, enslavement

(1) **slavery** labor, (2) institution of **slavery**

The abolition of **slavery** in the United States was a major achievement in the fight for human rights.

asset

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

synonym: aid, resource, equity

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

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

minus

adj. subtracting or taking away; having a value less than zero

synonym: without, lacking, negative

(1) **minus** sign, (2) **minus** temperature

The recipe calls for four cups of flour **minus** one tablespoon.

liability

n. a legal or financial responsibility or obligation

synonym: debt, obligation, responsibility

(1) **liability** insurance, (2) **liability** for military service

The company is facing a potential **liability** of millions of dollars due to the lawsuit.

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.

gap

n. a conspicuous disparity or difference separates something such as a figure, people, their opinions, situation, etc.

synonym: opening, lacuna, spread

(1) the **gap** between ideal and reality, (2) distance **gap**

Many people are working together to close the gender **gap**.

midst

n. the middle part of people or things

synonym: middle, core, bosom

(1) in the **midst** of the crowd, (2) in the **midst** of a scandal

He remained serene in the **midst** of turbulence.

pandemic

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

synonym: outbreak

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

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

loom

v. to appear or take shape as a large, especially in a frightening way

synonym: appear, come on, overshadow

(1) **loom** over the global economy, (2) **loom** on the horizon

The issue of divorce **loomed** large in his mind.

recession

n. a period of economic decline, typically lasting for six months or more, during which trade and industrial activity decrease, and unemployment increases

synonym: downturn, slump, contraction

(1) **recession** period, (2) recover from a **recession**

The country is facing a **recession**, with high unemployment

and low GDP.

inequity

n. a lack of fairness or justice; an unfair or unequal situation or practice

synonym: injustice, unfairness, bias

(1) **inequity** in education, (2) market **inequity**

There's an **inequity** in the criminal justice system that needs to be addressed.

criminal

n. a person who has committed a crime

synonym: offender, lawbreaker, delinquent

(1) wanted **criminal**, (2) **criminal** investigation

The police are searching for the **criminal** who stole the jewels.

finance

n. the management of money, credit, banking, and investments, especially by a government or commercial organization; the branch of economics that studies the management of money and other assets

synonym: banking, investment, fund

(1) **finance** act, (2) manage my **finances**

Our company decided to hire an advisor who specializes in **finance**.

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.

boardroom

n. a room where the board of directors of a company or organization meets

synonym: meeting room, conference room, executive room

(1) **boardroom** meeting, (2) **boardroom** decision

The corporate **boardroom** was filled with tense silence as the CEO presented the new plan.

consultant

n. a person who provides professional or expert advice
synonym: expert, advisor, specialist

(1) **consultant** firm, (2) chief **consultant**

We hired a management **consultant** to help us improve our business strategy.

conversation

n. 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.

progression

n. 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.

institutionalize

v. to establish or make something a part of an institution (= a place such as a university, hospital, etc.)

synonym: formalize, establish, regularize

(1) **institutionalize** a system, (2) **institutionalize** customary laws

The new policy aims to **institutionalize** the use of renewable energy sources.

hedge

n. a fence formed by a line of bushes or shrubs; (verb) limit or avoid something such as duties, issues, and questions by conditions or exceptions

synonym: border, fence, barrier

(1) snip at a **hedge**, (2) **hedge** fund firm

The best way to **hedge** financial risks is to diversify your portfolio.

descendant

n. children or offspring of a specific person, plant, or animal

synonym: child, offspring, heir

(1) **descendant** of a pioneer, (2) third-generation **descendant**

Those warriors' **descendants** are still skilled archers.

slave

n. a person who is, either legally or illegally, owned by someone; a person entirely dominated by some influence or a person

synonym: captive, bondservant, hard worker

(1) a **slave** of drink, (2) a **slave** trader

You should work hard but not be a **slave** to it.

policy

n. a set of rules, guidelines, principles, or procedures that govern decision-making or action, often used in the context of business or government; a course of action or plan of action adopted or followed by an organization or individual to achieve a goal or objective

synonym: strategy, plan, guideline

(1) health **policy**, (2) foreign **policy**

The company's new **policy** on remote work has made it a more inclusive workplace.

intersect

v. to meet or cross one another

synonym: cross, bisect, cut

(1) **intersect** at a point, (2) railways **intersect** the country

Her multidisciplinary works **intersect** music and picture with writing.

quarry

n. a place where a stone or other materials are extracted from the ground; an animal or a person that is the target of hunting

synonym: stone pit, prey, target

(1) **quarry** operation, (2) **quarry** site

The hunter tracked down his **quarry** in the woods.

property

n. a thing or things that belong to someone

synonym: belongings, possessions, equity

(1) a man of **property**, (2) chemical **property**

He stood to inherit a million-dollar **property**.

labor

n. productive work, especially physical work done for wages; the people who do manual or physical work in a country or company for wage; (verb) to work hard or to strive and make an effort to reach a goal

synonym: toil, moil, donkeywork

(1) seasonal **labor**, (2) manual **labor**

In several countries, child **labor** is a serious social problem.

servant

n. a person who performs duties for others, especially a person employed in a house on domestic duties or as a personal attendant

synonym: attendant, helper, assistant

(1) **servant** of God, (2) fellow **servant**

The faithful **servant** had been working for the family for many years and was well-trusted.

confederate

n. a person who is allied or associated with another person or group, especially in a political or military context; a supporter of the Confederate States of America

synonym: ally, associate, partner

(1) **confederate** soldier, (2) **Confederate** government

The two countries are **confederates** and have a strong alliance.

enslave

v. to make someone a slave; to deprive someone of their freedom of choice or action

synonym: coerce, deprive, imprison

(1) **enslave** poor peasants, (2) **enslave** indigenous people

Her beauty **enslaved** me completely.

opportune

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

synonym: suitable, timely, practical

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

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

settlement

n. an official agreement that brings an argument to a close; the process of establishing permanent residence in a place.

synonym: agreement, accommodation, colonization

(1) the **settlement** of a dispute, (2) **settlement** in a new house

Our goal must be to achieve a peaceful **settlement**.

advocate

n. a person who supports or suggests an idea, development, or way of doing something

synonym: proponent, exponent, promoter

(1) an **advocate** of disarmament, (2) public education **advocates**

Advocates of abolishing the death penalty often argue that the alternative heaviest sentence should be life in prison.

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.

essentially

adv. relating to the essential features or concepts of anything

synonym: fundamentally, basically, virtually

(1) **essentially** correct, (2) become **essentially** same

Essentially, a society is an organism.

sharecropper

n. a farmer who cultivates a piece of land owned by someone else, usually in exchange for a share of the crops produced

synonym: tenant farmer, cropper, farmer

(1) **sharecropper** system, (2) **sharecropper** labor

Many **sharecroppers** in the South were impoverished and trapped in a cycle of debt.

draft

n. a preliminary version of something that is not yet in its final form

synonym: blueprint, outline, rough drawing

(1) a working **draft**, (2) write the first **draft**

During debates in the legislature, the **draft** of the law caused a lot of controversies.

segregate

v. to separate or set apart from others, often based on race, gender, or some other characteristic

synonym: isolate, separate, divide

(1) **segregate** by race, (2) **segregate** boys and girls

The school board decided to **segregate** students by the ability to meet their needs better.

sentimental

adj. connected with or resulting from someone's emotions, rather than reason or realism

synonym: bathetic, drippy, maudlin

(1) in a **sentimental** mood, (2) **sentimental** damage

Stop being **sentimental** and always speak the truth.

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.

compress

v. to press or squeeze together to make something take up less space

synonym: condense, constrict, squeeze

(1) **compress** the chest, (2) **compress** gas

She **compressed** the files into a single ZIP archive to save space on her computer.

stressor

n. something that causes stress or emotional tension

synonym: pressure, strain, burden

(1) **stressor** event, (2) **stressor** management

The deadline for the project was a major **stressor** for the team.

acquire

v. to buy or obtain something such as an asset, object, knowledge, etc., for oneself

synonym: attain, earn, catch

(1) **acquire** knowledge, (2) **acquire** a new company

Children **acquire** language at a fantastic rate.

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.

veteran

n. a person who has had long experience in a particular area or activity

synonym: expert, pro, vet

(1) A 20-year **veteran** in the industry, (2) **veteran** teacher

The **veteran** soldiers have the role of teaching recruits the stringencies of training.

mortgage

n. a loan secured by the collateral of a specific property, such as a house, that is repaid over a set period of time with interest; the legal agreement governing this loan

synonym: home loan, loan, lien

(1) **mortgage** payment, (2) fixed-rate **mortgage**

They were able to purchase their dream home with a **mortgage** from the bank.

largely

adv. virtually entirely; to a large degree

synonym: mainly, chiefly, broadly

(1) **largely** accepted, (2) **largely** mitigate the issue

Nevada is **largely** a desert state.

highlight

v. to make something prominent, mainly so that people give it more attention

synonym: feature, emphasize, stress

(1) **highlight** a string in red, (2) **highlight** an important difference

The introduction **highlighted** the speaker's distinguished career as a consultant

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.

ownership

n. the state or fact of possessing, controlling, or having the right to something; the legal and moral right to use or dispose of something as one chooses

synonym: possession, title, proprietorship

(1) property **ownership**, (2) share **ownership**

The company's **ownership** has changed hands several times in the past few years.

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.

skip

v. to move along lightly and quickly, making a step from one foot to the other with a hop or bounce; to intentionally fail to do something which would normally do

synonym: bounce, spring, neglect

(1) **skip** across the country, (2) **skip** breakfast

We **skipped** the topic because it was too complicated.

redline

- n.* a boundary or threshold beyond which something is no longer acceptable or allowed; a mark or line drawn in red to indicate a specific limit or danger zone

synonym: boundary line, deadline, limit

- (1) **redline** speed, (2) **redline** level

The neighborhood was affected by a **redline** drawn by real estate agents to keep specific populations out.

discriminate

- v.* to treat a person or particular group of people worse or better than another, especially in an unfair way; to recognize or perceive the difference between people or things

synonym: show prejudice, segregate, differentiate

- (1) **discriminate** against women employees,
(2) **discriminate** between different things

You should not **discriminate** against minorities.

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.

crisis

- n.* 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.

crush

- v.* to press it firmly, usually with your hands or a tool, so that it becomes flat or smaller

synonym: destroy, demolish, pulverize

- (1) **crush** coffee beans, (2) **crush** a revolt

The car was completely **crushed** in the accident.

subprime

adj. of or relating to financial loans, particularly mortgages, which are made to individuals with poor credit histories or limited income, often associated with higher interest rates and a greater risk of default

(1) **subprime** lending, (2) **subprime** market

The **subprime** mortgage crisis of 2008 led to a global economic downturn.

strip

v. to remove the surface from something; (noun) a sizeable narrow piece of something such as paper, metal, cloth, etc., or area of land, sea, etc.

synonym: deprive, undress, (noun) ribbon

(1) **strip** a tire off, (2) coast **strip**

The doctor advised him to **strip** down for a check.

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**.

thrive

v. to grow vigorously; to make steady progress

synonym: bloom, flourish, prosper

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

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

contribute

v. to give something, especially money or goods, to provide or achieve something together with other people

synonym: donate, devote, commit

(1) **contribute** a large sum of money to the fund,

(2) **contribute** to society

Government workers cannot **contribute** to political campaigns.

underbanked

adj. not having enough access or connection to mainstream banking services or financial institutions

synonym: underfunded, financially excluded, marginalized

(1) **underbanked** community, (2) **underbanked** customers

The **underbanked** population is often forced to rely on alternative financial services such as payday loans and check cashing.

unbanked

adj. not having a bank account or access to any financial services

(1) **unbanked** customers, (2) those who are **unbanked**

2.5 billion people in the world remain **unbanked**.

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.

payday

n. the day on which an employee receives wages or a salary for work performed; a specific time period, usually two weeks or a month, during which wages or salaries are earned and paid out

synonym: salary, wages, remuneration

(1) **payday** loan, (2) **payday** check

I look forward to **payday** every two weeks.

transaction

n. 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.

perspective

n. a confident attitude toward something; a particular style of thinking about something

synonym : viewpoint, standpoint, outlook

(1) a **perspective** view, (2) the **perspective** of the battle
His father's death changed his whole **perspective** on life.

fee

n. a sum of money charged for a particular service

synonym : charge, cost, expense

(1) **fee** calculation, (2) service **fee**

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

commit

v. to do something illegal or wrong

synonym : engage, carry out, execute

(1) **commit** suicide, (2) **commit** mistakes

The military has **committed** an abuse of human rights.

utility

n. the state or quality of being useful or convenient; the service, such as electric power or water or transportation, provided by a public

synonym : usefulness, practicality, utility

(1) **utility** costs, (2) marginal **utility**

The **utility** of the device was immediately apparent to all who saw it.

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.

automatic

adj. able to work or operate with little or no direct human control; independent of external control

synonym : mechanical, robotic, intuitive

(1) **automatic** operation, (2) the **automatic** shrinking of the pupils

In passenger aircraft, it is common to use an **automatic** pilot during cruising.

physically

adv. in a way related to a person's body or appearance rather than their mind

(1) **physically** and mentally, (2) stay **physically** fit

Having a **physically** healthy physique is essential for a great life.

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.

specifically

adv. only associated with or meant for one thing

synonym: especially, particularly, notably

(1) designed **specifically** for men, (2) for **specifically** American customers

This ad campaign is aimed **specifically** at young women.

awareness

n. the fact or state of knowing something exists and is important

synonym: understanding, cognition, knowledge

(1) **awareness** of my ignorance, (2) raise public **awareness**

There has been a gradual but steady rise in environmental **awareness**.

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.

creditworthy

adj. of or relating to a person or entity that has a strong credit history and is therefore seen as likely to repay any loans or debts they may incur, typically associated with lower interest rates and more favorable loan terms

synonym: dependable, trustworthy

(1) **creditworthy** borrower, (2) **creditworthy** business

The bank only lends money to **creditworthy** individuals with a proven financial responsibility track record.

assess

v. to judge or decide the nature or quality of someone or something

synonym: estimate, evaluate, consider

(1) **assess** a tax of 10 pounds, (2) **assess** the quality

Our company needs to **assess** the business impact of climate change.

consistent

adj. always behaving or happening in the same way, or having the same thoughts, standards, etc.

synonym: coherent, constant, compatible

(1) do on a **consistent** basis, (2) get **consistent** results

You are not **consistent** in your behavior.

innovate

v. to introduce new methods, ideas, or products

synonym: bring in, introduce, found

(1) **innovate** a new method, (2) **innovate** the quality of his life

Companies developing self-driving cars consistently **innovate** the emerging technologies.

cable

n. a set of wires covered by plastic or rubber that carries electricity, phone signals, etc.; a solid thick rope made of twisted hemp or steel wire

synonym: wire, cord, rope

(1) **cable** television, (2) coaxial **cable**

This system uses submarine **cables** to exchange information between continents.

addition

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

synonym: accumulation, expansion, addendum

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

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

regulatory

adj. having the power to control or restrict something such as business or industry according to rules or principles

synonym: regulative, managerial

(1) **regulatory** cells, (2) compliance with **regulatory** requirements

In the past, Japanese banks were protected by **regulatory** control.

regulator

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

synonym: controller, supervisor, monitor

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

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

margin

n. 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.

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.

innovation

n. the creation of a new device or process resulting from study and experimentation

synonym: invention, initiation, creation

(1) **innovation** leader, (2) cutting-edge **innovation**

The vegetarian burger was an **innovation** that quickly spread to the United Kingdom.

sandbox

n. an outdoor play area for children consisting of a box filled with sand; a virtual testing environment used for software development or security testing

synonym: playpen, sandpit, box

(1) **sandbox** approach, (2) virtual **sandbox**

The children played in the **sandbox** for hours, building sandcastles and digging tunnels.

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.

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.

suffer

v. to experience pain, distress, or hardship; to undergo or endure something painful or unpleasant

synonym: endure, undergo, tolerate

(1) **suffer** a setback, (2) **suffer** bad grades

The older man **suffers** from arthritis and finds it difficult to move around.

severely

adv. very badly or seriously

synonym: harshly, hardly, oppressively

(1) **severely** burned arm, (2) criticize him **severely**

Her company was **severely** affected by the bank's failure.

boom

n. a sudden increase in economic activity, or a sudden happening that brings good fortune; a deep, loud, and prolonged sound

synonym: roaring, prosperity, boost

(1) **boom** in sales, (2) a sonic **boom**

The high-technology industry is enjoying a **boom**.

partnership

n. the state of a cooperative relationship between people or groups, especially in business

synonym: alliance, participation, cooperation

(1) **partnership** across the Atlantic, (2) establish a **partnership**

The military **partnership** between the two countries created tension in the international community.

philanthropy

n. the practice of voluntarily helping the poor, especially by giving money

synonym: altruism, benevolence, generosity

(1) **philanthropy** organization, (2) private **philanthropy**

Tech billionaires often spend the majority of their time on **philanthropy**.

historic

adj. famous or significant in history, or potentially so

synonym: memorable, momentous, historical

(1) **historic** accomplishment, (2) achieve the **historic** feat

The Chinese people have accomplished several **historic** feats.

disinvestment

n. the act of reducing or withdrawing the amount of money you have provided in a particular area or sector

synonym: divestment, withdrawal, pullout

(1) **disinvestment** strategy, (2) **disinvestment** plan

The company's decision to engage in **disinvestment** led to a reduction in its overall portfolio.

stability

n. the quality or attribute of being firm and steadfast

synonym: resilience, solidity, steadiness

(1) **stability** pact, (2) fiscal **stability** pact

The policy should increase the country's monetary **stability**.

technological

adj. based on scientific and industrial progress

synonym: specialized, technical

(1) **technological** advancement, (2) **technological** policy

Technological advances have disrupted many industries.

proprietorship

n. a form of business ownership in which a single individual or entity is the sole owner and has full control and responsibility over the business's operations and financial affairs

synonym: ownership, proprietary

(1) **proprietorship** agreement, (2) small business

proprietorship

The family business was run as a **proprietorship** until the children inherited and decided to incorporate it.

employee

n. a person who is hired to work for a business or organization in exchange for wages or salary; a worker

synonym: worker, staff, personnel

(1) **employee** benefits, (2) **employee** evaluation

The **employee** handbook outlines the rules and regulations that all employees must follow.

venture

n. a business project or activity that is risky or daring

synonym: enterprise, undertaking, adventure

(1) **venture** capital, (2) a joint **venture**

The **venture** into the new market was risky, but it paid off.

entrepreneur

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

synonym: founder, executive

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

Entrepreneurs willingly accept business risks to achieve

success.

perpetuate

v. to make something continue or prevail for a long time

synonym: eternalize, preserve, maintain

(1) **perpetuate** a myth, (2) **perpetuate** chronic pain

That work **perpetuates** his fame.

construct

v. to build or create something; to assemble or combine different parts to form something whole

synonym: build, assemble, create

(1) **construct** a 3D image, (2) **construct** a dam

He **constructs** hypotheses that no mathematician has ever imagined before.

Session 2: Spelling

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|-------------------------|--|
| 1. a man of pr____ty | <i>n.</i> a thing or things that belong to someone |
| 2. co_____ct a 3D image | <i>v.</i> to build or create something; to assemble or combine different parts to form something whole |
| 3. cre_____thy borrower | <i>adj.</i> of or relating to a person or entity that has a strong credit history and is therefore seen as likely to repay any loans or debts they may incur, typically associated with lower interest rates and more favorable loan terms |
| 4. material we____h | <i>n.</i> a large amount of money, property, or other things that someone or an organization owns |
| 5. ma____n error | <i>n.</i> the space around the edge of a page or document; (finance) the net sales minus the cost of goods and services sold |
| 6. ex____d a lineup | <i>v.</i> to increase or to make something greater in size, number, or importance |
| 7. su____r bad grades | <i>v.</i> to experience pain, distress, or hardship; to undergo or endure something painful or unpleasant |
| 8. li_____ty insurance | <i>n.</i> a legal or financial responsibility or obligation |
| 9. coast st__p | <i>v.</i> to remove the surface from something; (noun) a sizeable narrow piece of something such as paper, metal, cloth, etc., or area of land, sea, etc. |

ANSWERS: 1. property, 2. construct, 3. creditworthy, 4. wealth, 5. margin, 6. expand, 7. suffer, 8. liability, 9. strip

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| 10. pro_____on of civilization | <i>n.</i> the act or process of changing to the next stage or phase or moving forward |
| 11. for spe_____lly American customers | <i>adv.</i> only associated with or meant for one thing |
| 12. su____r a setback | <i>v.</i> to experience pain, distress, or hardship; to undergo or endure something painful or unpleasant |
| 13. become ess_____ly same | <i>adv.</i> relating to the essential features or concepts of anything |
| 14. per_____te chronic pain | <i>v.</i> to make something continue or prevail for a long time |
| 15. market in_____ty | <i>n.</i> a lack of fairness or justice; an unfair or unequal situation or practice |
| 16. do on a con_____nt basis | <i>adj.</i> always behaving or happening in the same way, or having the same thoughts, standards, etc. |
| 17. financial cr____s | <i>n.</i> a time of great disagreement, confusion, or danger when problems must be resolved or critical decisions must be taken |
| 18. snip at a he__e | <i>n.</i> a fence formed by a line of bushes or shrubs; (verb) limit or avoid something such as duties, issues, and questions by conditions or exceptions |
| 19. achieve the hi_____ic feat | <i>adj.</i> famous or significant in history, or potentially so |
| 20. co____t mistakes | <i>v.</i> to do something illegal or wrong |
| 21. ut_____y costs | <i>n.</i> the state or quality of being useful or convenient; the service, such as electric power or water or transportation, provided by a public |

ANSWERS: 10. progression, 11. specifically, 12. suffer, 13. essentially, 14. perpetuate, 15. inequity, 16. consistent, 17. crisis, 18. hedge, 19. historic, 20. commit, 21. utility

22. in the mi__t of the crowd	<i>n.</i> the middle part of people or things
23. railways in_____ct the country	<i>v.</i> to meet or cross one another
24. bo_____om decision	<i>n.</i> a room where the board of directors of a company or organization meets
25. li_____ty for military service	<i>n.</i> a legal or financial responsibility or obligation
26. ex___d agricultural output	<i>v.</i> to increase or to make something greater in size, number, or importance
27. em_____ee benefits	<i>n.</i> a person who is hired to work for a business or organization in exchange for wages or salary; a worker
28. en_____e indigenous people	<i>v.</i> to make someone a slave; to deprive someone of their freedom of choice or action
29. a per_____ve view	<i>n.</i> a confident attitude toward something; a particular style of thinking about something
30. a sonic b___m	<i>n.</i> a sudden increase in economic activity, or a sudden happening that brings good fortune; a deep, loud, and prolonged sound
31. card with no foreign tra_____on fees	<i>n.</i> an instance of buying or selling something; the act or process of doing something
32. dis_____ent strategy	<i>n.</i> the act of reducing or withdrawing the amount of money you have provided in a particular area or sector
33. in_____te the quality of his life	<i>v.</i> to introduce new methods, ideas, or products

ANSWERS: 22. midst, 23. intersect, 24. boardroom, 25. liability, 26. expand, 27. employee, 28. enslave, 29. perspective, 30. boom, 31. transaction, 32. disinvestment, 33. innovate

34. criticize him se_____ly	<i>adv.</i> very badly or seriously
35. global pa_____ic	<i>n.</i> an outbreak of a disease that affects many people over a very wide area
36. absolutely fa_____ic event	<i>adj.</i> extremely good; excellent
37. des_____nt of a pioneer	<i>n.</i> children or offspring of a specific person, plant, or animal
38. get con_____nt results	<i>adj.</i> always behaving or happening in the same way, or having the same thoughts, standards, etc.
39. liquid as__ts of the company	<i>n.</i> something or someone that is useful or valuable quality, skill, etc.; valuable property
40. institution of sl_____y	<i>n.</i> the practice or system of owning, buying, and selling people as property and forcing them to work
41. small business pro_____hip	<i>n.</i> a form of business ownership in which a single individual or entity is the sole owner and has full control and responsibility over the business's operations and financial affairs
42. per_____te a myth	<i>v.</i> to make something continue or prevail for a long time
43. me___n age at diagnosis	<i>n.</i> the value separating the higher half from the lower half of a set of values arranged in order of size
44. co_____ss the chest	<i>v.</i> to press or squeeze together to make something take up less space
45. st_____or event	<i>n.</i> something that causes stress or emotional tension

ANSWERS: 34. severely, 35. pandemic, 36. fantastic, 37. descendant, 38. consistent, 39. asset, 40. slavery, 41. proprietorship, 42. perpetuate, 43. median, 44. compress, 45. stressor

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| 46. co____ss gas | <i>v.</i> to press or squeeze together to make something take up less space |
| 47. the cr____or's claims | <i>n.</i> a person, company, etc. to whom a debtor owes money |
| 48. th____e on pressure | <i>v.</i> to grow vigorously; to make steady progress |
| 49. cutting-edge inn____on | <i>n.</i> the creation of a new device or process resulting from study and experimentation |
| 50. those who are un____ed | <i>adj.</i> not having a bank account or access to any financial services |
| 51. manual la____r | <i>n.</i> productive work, especially physical work done for wages; the people who do manual or physical work in a country or company for wage; (verb) to work hard or to strive and make an effort to reach a goal |
| 52. ac____e a new company | <i>v.</i> to buy or obtain something such as an asset, object, knowledge, etc., for oneself |
| 53. pa____y check | <i>n.</i> the day on which an employee receives wages or a salary for work performed; a specific time period, usually two weeks or a month, during which wages or salaries are earned and paid out |
| 54. pro____hip agreement | <i>n.</i> a form of business ownership in which a single individual or entity is the sole owner and has full control and responsibility over the business's operations and financial affairs |

ANSWERS: 46. compress, 47. creditor, 48. thrive, 49. innovation, 50. unbanked, 51. labor, 52. acquire, 53. payday, 54. proprietorship

55. raise public aw_____ss	<i>n.</i> the fact or state of knowing something exists and is important
56. ess_____ly correct	<i>adv.</i> relating to the essential features or concepts of anything
57. ind_____us worker	<i>adj.</i> hardworking, diligent, and persistent in effort
58. the per_____ve of the battle	<i>n.</i> a confident attitude toward something; a particular style of thinking about something
59. b__m in sales	<i>n.</i> a sudden increase in economic activity, or a sudden happening that brings good fortune; a deep, loud, and prolonged sound
60. ad_____on of vectors	<i>n.</i> the act or process of adding something to something else; the process of adding numbers
61. set_____nt in a new house	<i>n.</i> an official agreement that brings an argument to a close; the process of establishing permanent residence in a place.
62. seasonal la__r	<i>n.</i> productive work, especially physical work done for wages; the people who do manual or physical work in a country or company for wage; (verb) to work hard or to strive and make an effort to reach a goal
63. sha_____per labor	<i>n.</i> a farmer who cultivates a piece of land owned by someone else, usually in exchange for a share of the crops produced

ANSWERS: 55. awareness, 56. essentially, 57. industrious, 58. perspective, 59. boom, 60. addition, 61. settlement, 62. labor, 63. sharecropper

64. a fa_____ic dress	<i>adj.</i> extremely good; excellent
65. ve_____e capital	<i>n.</i> a business project or activity that is risky or daring
66. dis_____ate against women employees	<i>v.</i> to treat a person or particular group of people worse or better than another, especially in an unfair way; to recognize or perceive the difference between people or things
67. private eq____y firm	<i>n.</i> the value of the shares issued by a company
68. property ow_____ip	<i>n.</i> the state or fact of possessing, controlling, or having the right to something; the legal and moral right to use or dispose of something as one chooses
69. dis_____ent plan	<i>n.</i> the act of reducing or withdrawing the amount of money you have provided in a particular area or sector
70. la_____y accepted	<i>adv.</i> virtually entirely; to a large degree
71. ins_____ize a system	<i>v.</i> to establish or make something a part of an institution (= a place such as a university, hospital, etc.)
72. ind_____al freedom	<i>n.</i> a single person or thing, as distinct from a group
73. establish a par_____ip	<i>n.</i> the state of a cooperative relationship between people or groups, especially in business
74. as____s a tax of 10 pounds	<i>v.</i> to judge or decide the nature or quality of someone or something

ANSWERS: 64. fantastic, 65. venture, 66. discriminate, 67. equity, 68. ownership, 69. disinvestment, 70. largely, 71. institutionalize, 72. individual, 73. partnership, 74. assess

75. co___t suicide	<i>v.</i> to do something illegal or wrong
76. par_____ip across the Atlantic	<i>n.</i> the state of a cooperative relationship between people or groups, especially in business
77. phi_____opy organization	<i>n.</i> the practice of voluntarily helping the poor, especially by giving money
78. cr__h a revolt	<i>v.</i> to press it firmly, usually with your hands or a tool, so that it becomes flat or smaller
79. su_____me market	<i>adj.</i> of or relating to financial loans, particularly mortgages, which are made to individuals with poor credit histories or limited income, often associated with higher interest rates and a greater risk of default
80. re_____e level	<i>n.</i> a boundary or threshold beyond which something is no longer acceptable or allowed; a mark or line drawn in red to indicate a specific limit or danger zone
81. eq___y capital market	<i>n.</i> the value of the shares issued by a company
82. qu___y operation	<i>n.</i> a place where a stone or other materials are extracted from the ground; an animal or a person that is the target of hunting
83. se_____te boys and girls	<i>v.</i> to separate or set apart from others, often based on race, gender, or some other characteristic
84. a speed re_____or	<i>n.</i> 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: 75. commit, 76. partnership, 77. philanthropy, 78. crush, 79. subprime, 80. redline, 81. equity, 82. quarry, 83. segregate, 84. regulator

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| 85. in____ty in education | <i>n.</i> a lack of fairness or justice; an unfair or unequal situation or practice |
| 86. th___e in a society | <i>v.</i> to grow vigorously; to make steady progress |
| 87. ma_____in good health | <i>v.</i> to continue to uphold or sustain; to keep in a particular state or condition; to assert or declare something to be true |
| 88. sta_____cs for cancer | <i>n.</i> the discipline that concerns the collection, organization, analysis, interpretation, and presentation of data |
| 89. in the mi__t of a scandal | <i>n.</i> the middle part of people or things |
| 90. in_____te a new method | <i>v.</i> to introduce new methods, ideas, or products |
| 91. con_____nt firm | <i>n.</i> a person who provides professional or expert advice |
| 92. Con_____te government | <i>n.</i> a person who is allied or associated with another person or group, especially in a political or military context; a supporter of the Confederate States of America |
| 93. cre_____thy business | <i>adj.</i> of or relating to a person or entity that has a strong credit history and is therefore seen as likely to repay any loans or debts they may incur, typically associated with lower interest rates and more favorable loan terms |
| 94. s__p breakfast | <i>v.</i> to move along lightly and quickly, making a step from one foot to the other with a hop or bounce; to intentionally fail to do something which would normally do |

ANSWERS: 85. inequity, 86. thrive, 87. maintain, 88. statistics, 89. midst, 90. innovate, 91. consultant, 92. confederate, 93. creditworthy, 94. skip

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| 95. bankrupt cr____or | <i>n.</i> a person, company, etc. to whom a debtor owes money |
| 96. de____e a question | <i>v.</i> to make up someone's mind about something; to come to a conclusion or judgment after considering options |
| 97. gov_____nt funding | <i>n.</i> the group of people with authority to control a country or state |
| 98. a me____n strip | <i>n.</i> the value separating the higher half from the lower half of a set of values arranged in order of size |
| 99. co____al combination of funds | <i>adj.</i> belonging to or used by a group rather than individuals; for common use |
| 100. a sl__e trader | <i>n.</i> a person who is, either legally or illegally, owned by someone; a person entirely dominated by some influence or a person |
| 101. in_____le stars | <i>adj.</i> impossible or nearly impossible to see |
| 102. s__p across the country | <i>v.</i> to move along lightly and quickly, making a step from one foot to the other with a hop or bounce; to intentionally fail to do something which would normally do |
| 103. a joint ve_____e | <i>n.</i> a business project or activity that is risky or daring |
| 104. ind_____us student | <i>adj.</i> hardworking, diligent, and persistent in effort |
| 105. fiscal st_____ty pact | <i>n.</i> the quality or attribute of being firm and steadfast |

ANSWERS: 95. creditor, 96. decide, 97. government, 98. median, 99. communal, 100. slave, 101. invisible, 102. skip, 103. venture, 104. industrious, 105. stability

106. stay phy_____ly fit	<i>adv.</i> in a way related to a person's body or appearance rather than their mind
107. und_____ed customers	<i>adj.</i> not having enough access or connection to mainstream banking services or financial institutions
108. hi_____ic accomplishment	<i>adj.</i> famous or significant in history, or potentially so
109. recover from a re_____on	<i>n.</i> a period of economic decline, typically lasting for six months or more, during which trade and industrial activity decrease, and unemployment increases
110. ins_____ize customary laws	<i>v.</i> to establish or make something a part of an institution (= a place such as a university, hospital, etc.)
111. en_____e poor peasants	<i>v.</i> to make someone a slave; to deprive someone of their freedom of choice or action
112. bo_____om meeting	<i>n.</i> a room where the board of directors of a company or organization meets
113. chief con_____nt	<i>n.</i> a person who provides professional or expert advice
114. con_____te soldier	<i>n.</i> a person who is allied or associated with another person or group, especially in a political or military context; a supporter of the Confederate States of America
115. gov_____nt bureaucracy	<i>n.</i> the group of people with authority to control a country or state
116. in____t capital	<i>v.</i> to put money, effort, time, etc. into something to make a profit or achieve a result

ANSWERS: 106. physically, 107. underbanked, 108. historic, 109. recession, 110. institutionalize, 111. enslave, 112. boardroom, 113. consultant, 114. confederate, 115. government, 116. invest

117. phy_____ly and mentally	<i>adv.</i> in a way related to a person's body or appearance rather than their mind
118. tec_____cal policy	<i>adj.</i> based on scientific and industrial progress
119. as___s the quality	<i>v.</i> to judge or decide the nature or quality of someone or something
120. a working dr__t	<i>n.</i> a preliminary version of something that is not yet in its final form
121. un_____ed customers	<i>adj.</i> not having a bank account or access to any financial services
122. an ad_____te of disarmament	<i>n.</i> a person who supports or suggests an idea, development, or way of doing something
123. re_____e speed	<i>n.</i> a boundary or threshold beyond which something is no longer acceptable or allowed; a mark or line drawn in red to indicate a specific limit or danger zone
124. l__m over the global economy	<i>v.</i> to appear or take shape as a large, especially in a frightening way
125. an alt_____ve plan	<i>n.</i> one of two or more available possibilities or choice
126. re_____or body	<i>n.</i> 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
127. sl_____y labor	<i>n.</i> the practice or system of owning, buying, and selling people as property and forcing them to work

ANSWERS: 117. physically, 118. technological, 119. assess, 120. draft, 121. unbanked, 122. advocate, 123. redline, 124. loom, 125. alternative, 126. regulator, 127. slavery

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| 128. official sta_____cs | <i>n.</i> the discipline that concerns the collection, organization, analysis, interpretation, and presentation of data |
| 129. virtual sa_____x | <i>n.</i> an outdoor play area for children consisting of a box filled with sand; a virtual testing environment used for software development or security testing |
| 130. an in_____le asset | <i>adj.</i> impossible or nearly impossible to see |
| 131. write the first dr__t | <i>n.</i> a preliminary version of something that is not yet in its final form |
| 132. chemical pr_____ty | <i>n.</i> a thing or things that belong to someone |
| 133. co_____te right | <i>adj.</i> of or relating to a large company |
| 134. coaxial ca__e | <i>n.</i> a set of wires covered by plastic or rubber that carries electricity, phone signals, etc.; a solid thick rope made of twisted hemp or steel wire |
| 135. ec_____y class | <i>n.</i> 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 |
| 136. mi__s sign | <i>adj.</i> subtracting or taking away; having a value less than zero |
| 137. op_____ne occasion | <i>adj.</i> suitable or happening at a time that is suitable or convenient for a particular purpose |

ANSWERS: 128. statistics, 129. sandbox, 130. invisible, 131. draft, 132. property, 133. corporate, 134. cable, 135. economy, 136. minus, 137. opportune

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| 138. und_____ed community | <i>adj.</i> not having enough access or connection to mainstream banking services or financial institutions |
| 139. art cr___c | <i>n.</i> someone who expresses opinions about the quality of books, music, etc. |
| 140. an op_____ne remark | <i>adj.</i> suitable or happening at a time that is suitable or convenient for a particular purpose |
| 141. ac_____e knowledge | <i>v.</i> to buy or obtain something such as an asset, object, knowledge, etc., for oneself |
| 142. billionaire ent_____eur | <i>n.</i> an individual who creates or invests in one or more businesses, especially when this involves taking financial risks |
| 143. manage my fi_____es | <i>n.</i> the management of money, credit, banking, and investments, especially by a government or commercial organization; the branch of economics that studies the management of money and other assets |
| 144. mo_____ge payment | <i>n.</i> a loan secured by the collateral of a specific property, such as a house, that is repaid over a set period of time with interest; the legal agreement governing this loan |
| 145. private phi_____opy | <i>n.</i> the practice of voluntarily helping the poor, especially by giving money |
| 146. hi_____ht a string in red | <i>v.</i> to make something prominent, mainly so that people give it more attention |

ANSWERS: 138. underbanked, 139. critic, 140. opportune, 141. acquire, 142. entrepreneur, 143. finance, 144. mortgage, 145. philanthropy, 146. highlight

n. the day on which an employee receives wages or a salary for work performed; a specific time period, usually two weeks or a month, during which wages or salaries are earned and paid out

148. compliance with reg_____ry
requirements

adj. having the power to control or restrict something such as business or industry according to rules or principles

149. ec_____y 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

150. f e calculation

n. a sum of money charged for a particular service

151. reg ry cells

adj. having the power to control or restrict something such as business or industry according to rules or principles

152. in a sentimental mood

adj. connected with or resulting from someone's emotions, rather than reason or realism

153. ad_____e the technology

v. to go or move forward; to develop in a positive way

154. aw_____ss of my ignorance

n. the fact or state of knowing something exists and is important

155. wanted cr _ _ _ al

n. a person who has committed a crime

156. flu pa_____ic

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

ANSWERS: 147. payday, 148. regulatory, 149. economy, 150. fee, 151. regulatory, 152. sentimental, 153. advance, 154. awareness, 155. criminal, 156. pandemic

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| 157. marginal ut____y | <i>n.</i> the state or quality of being useful or convenient; the service, such as electric power or water or transportation, provided by a public |
| 158. a friendly con_____ion | <i>n.</i> an informal talk between two or more people to exchange their views, ideas, information, etc. |
| 159. ve_____n teacher | <i>n.</i> a person who has had long experience in a particular area or activity |
| 160. in_____ct at a point | <i>v.</i> to meet or cross one another |
| 161. fixed-rate mo_____ge | <i>n.</i> a loan secured by the collateral of a specific property, such as a house, that is repaid over a set period of time with interest; the legal agreement governing this loan |
| 162. con_____ion in English | <i>n.</i> an informal talk between two or more people to exchange their views, ideas, information, etc. |
| 163. health po____y | <i>n.</i> a set of rules, guidelines, principles, or procedures that govern decision-making or action, often used in the context of business or government; a course of action or plan of action adopted or followed by an organization or individual to achieve a goal or objective |
| 164. a successful ent_____eur | <i>n.</i> an individual who creates or invests in one or more businesses, especially when this involves taking financial risks |
| 165. au_____ic operation | <i>adj.</i> able to work or operate with little or no direct human control; independent of external control |

ANSWERS: 157. utility, 158. conversation, 159. veteran, 160. intersect, 161. mortgage, 162. conversation, 163. policy, 164. entrepreneur, 165. automatic

166. fi_____e act
- n.* the management of money, credit, banking, and investments, especially by a government or commercial organization; the branch of economics that studies the management of money and other assets
167. em_____ee evaluation
- n.* a person who is hired to work for a business or organization in exchange for wages or salary; a worker
168. co_____ct a dam
- v.* to build or create something; to assemble or combine different parts to form something whole
169. foreign po____y
- n.* a set of rules, guidelines, principles, or procedures that govern decision-making or action, often used in the context of business or government; a course of action or plan of action adopted or followed by an organization or individual to achieve a goal or objective
170. he__e fund firm
- n.* a fence formed by a line of bushes or shrubs; (verb) limit or avoid something such as duties, issues, and questions by conditions or exceptions
171. se_____t of God
- n.* a person who performs duties for others, especially a person employed in a house on domestic duties or as a personal attendant
172. st_____or management
- n.* something that causes stress or emotional tension
173. tra_____on balance
- n.* an instance of buying or selling something; the act or process of doing something

ANSWERS: 166. finance, 167. employee, 168. construct, 169. policy, 170. hedge, 171. servant, 172. stressor, 173. transaction

174. the au_____ic shrinking of the pupils	<i>adj.</i> able to work or operate with little or no direct human control; independent of external control
175. service f_e	<i>n.</i> a sum of money charged for a particular service
176. tec_____cal advancement	<i>adj.</i> based on scientific and industrial progress
177. ad_____e a cooperative relationship	<i>v.</i> to go or move forward; to develop in a positive way
178. dis_____ate between different things	<i>v.</i> to treat a person or particular group of people worse or better than another, especially in an unfair way; to recognize or perceive the difference between people or things
179. the g_p between ideal and reality	<i>n.</i> a conspicuous disparity or difference separates something such as a figure, people, their opinions, situation, etc.
180. fe_____l regulations	<i>adj.</i> relating to a central government or national authority; refers to government policies, laws, or programs that are implemented at a national level rather than a state or local level
181. co_____al swimming pool	<i>adj.</i> belonging to or used by a group rather than individuals; for common use
182. con_____te a large sum of money to the fund	<i>v.</i> to give something, especially money or goods, to provide or achieve something together with other people
183. severe cr____c	<i>n.</i> someone who expresses opinions about the quality of books, music, etc.

ANSWERS: 174. automatic, 175. fee, 176. technological, 177. advance, 178. discriminate, 179. gap, 180. federal, 181. communal, 182. contribute, 183. critic

184. con_____te to society	<i>v.</i> to give something, especially money or goods, to provide or achieve something together with other people
185. ma_____in order	<i>v.</i> to continue to uphold or sustain; to keep in a particular state or condition; to assert or declare something to be true
186. public education ad_____tes	<i>n.</i> a person who supports or suggests an idea, development, or way of doing something
187. cr_____al investigation	<i>n.</i> a person who has committed a crime
188. A 20-year ve_____n in the industry	<i>n.</i> a person who has had long experience in a particular area or activity
189. sha_____per system	<i>n.</i> a farmer who cultivates a piece of land owned by someone else, usually in exchange for a share of the crops produced
190. co_____te environment	<i>adj.</i> of or relating to a large company
191. chemical ad_____on	<i>n.</i> the act or process of adding something to something else; the process of adding numbers
192. l____m on the horizon	<i>v.</i> to appear or take shape as a large, especially in a frightening way
193. se_____te by race	<i>v.</i> to separate or set apart from others, often based on race, gender, or some other characteristic
194. a sl____e of drink	<i>n.</i> a person who is, either legally or illegally, owned by someone; a person entirely dominated by some influence or a person

ANSWERS: 184. contribute, 185. maintain, 186. advocate, 187. criminal, 188. veteran, 189. sharecropper, 190. corporate, 191. addition, 192. loom, 193. segregate, 194. slave

- | | |
|-----------------------------------|--|
| 195. qu___y site | <i>n.</i> a place where a stone or other materials are extracted from the ground; an animal or a person that is the target of hunting |
| 196. there is no other alt_____ve | <i>n.</i> one of two or more available possibilities or choice |
| 197. cr___s management | <i>n.</i> a time of great disagreement, confusion, or danger when problems must be resolved or critical decisions must be taken |
| 198. pro_____on of disease | <i>n.</i> the act or process of changing to the next stage or phase or moving forward |
| 199. the set_____nt of a dispute | <i>n.</i> an official agreement that brings an argument to a close; the process of establishing permanent residence in a place. |
| 200. majority of his we___h | <i>n.</i> a large amount of money, property, or other things that someone or an organization owns |
| 201. fe_____l funding | <i>adj.</i> relating to a central government or national authority; refers to government policies, laws, or programs that are implemented at a national level rather than a state or local level |
| 202. de___e on a course of action | <i>v.</i> to make up someone's mind about something; to come to a conclusion or judgment after considering options |
| 203. st_____ty pact | <i>n.</i> the quality or attribute of being firm and steadfast |

ANSWERS: 195. quarry, 196. alternative, 197. crisis, 198. progression, 199. settlement, 200. wealth, 201. federal, 202. decide, 203. stability

204. mi__s temperature	<i>adj.</i> subtracting or taking away; having a value less than zero
205. inn_____on leader	<i>n.</i> the creation of a new device or process resulting from study and experimentation
206. se_____ly burned arm	<i>adv.</i> very badly or seriously
207. in__t in stocks	<i>v.</i> to put money, effort, time, etc. into something to make a profit or achieve a result
208. sa_____x approach	<i>n.</i> an outdoor play area for children consisting of a box filled with sand; a virtual testing environment used for software development or security testing
209. a profit ma___n	<i>n.</i> the space around the edge of a page or document; (finance) the net sales minus the cost of goods and services sold
210. sen_____al damage	<i>adj.</i> connected with or resulting from someone's emotions, rather than reason or realism
211. hi_____ht an important difference	<i>v.</i> to make something prominent, mainly so that people give it more attention
212. a private ind_____al	<i>n.</i> a single person or thing, as distinct from a group
213. frozen as__ts	<i>n.</i> something or someone that is useful or valuable quality, skill, etc.; valuable property
214. st__p a tire off	<i>v.</i> to remove the surface from something; (noun) a sizeable narrow piece of something such as paper, metal, cloth, etc., or area of land, sea, etc.

ANSWERS: 204. minus, 205. innovation, 206. severely, 207. invest, 208. sandbox, 209. margin, 210. sentimental, 211. highlight, 212. individual, 213. asset, 214. strip

215. fellow se____t *n.* a person who performs duties for others, especially a person employed in a house on domestic duties or as a personal attendant
216. share ow_____ip *n.* the state or fact of possessing, controlling, or having the right to something; the legal and moral right to use or dispose of something as one chooses
217. re_____on period *n.* a period of economic decline, typically lasting for six months or more, during which trade and industrial activity decrease, and unemployment increases
218. su_____me lending *adj.* of or relating to financial loans, particularly mortgages, which are made to individuals with poor credit histories or limited income, often associated with higher interest rates and a greater risk of default
219. distance g_p *n.* a conspicuous disparity or difference separates something such as a figure, people, their opinions, situation, etc.
220. cr__h coffee beans *v.* to press it firmly, usually with your hands or a tool, so that it becomes flat or smaller
221. la_____y mitigate the issue *adv.* virtually entirely; to a large degree
222. designed spe_____lly for men *adv.* only associated with or meant for one thing
223. ca__e television *n.* a set of wires covered by plastic or rubber that carries electricity, phone signals, etc.; a solid thick rope made of twisted hemp or steel wire

ANSWERS: 215. servant, 216. ownership, 217. recession, 218. subprime, 219. gap, 220. crush, 221. largely, 222. specifically, 223. cable

224. third-generation des_____nt

n. children or offspring of a specific person, plant, or animal

ANSWERS: 224. descendant

Session 3: Fill in the Blanks

1. The car was completely _____ in the accident.
v. to press it firmly, usually with your hands or a tool, so that it becomes flat or smaller
2. The Chinese people have accomplished several _____ feats.
adj. famous or significant in history, or potentially so
3. The _____ mortgage crisis of 2008 led to a global economic downturn.
adj. of or relating to financial loans, particularly mortgages, which are made to individuals with poor credit histories or limited income, often associated with higher interest rates and a greater risk of default
4. The neighborhood was affected by a _____ drawn by real estate agents to keep specific populations out.
n. a boundary or threshold beyond which something is no longer acceptable or allowed; a mark or line drawn in red to indicate a specific limit or danger zone
5. Government workers cannot _____ to political campaigns.
v. to give something, especially money or goods, to provide or achieve something together with other people
6. Our company decided to hire an advisor who specializes in _____.
n. the management of money, credit, banking, and investments, especially by a government or commercial organization; the branch of economics that studies the management of money and other assets
7. Nevada is _____ a desert state.
adv. virtually entirely; to a large degree

ANSWERS: 1. crushed, 2. historic, 3. subprime, 4. redline, 5. contribute, 6. finance, 7. largely

8. He remained serene in the _____ of turbulence.
n. the middle part of people or things
9. _____ annual income fell last year in this country.
n. the value separating the higher half from the lower half of a set of values arranged in order of size
10. In the past, Japanese banks were protected by _____ control.
adj. having the power to control or restrict something such as business or industry according to rules or principles
11. Many people are working together to close the gender _____.
n. a conspicuous disparity or difference separates something such as a figure, people, their opinions, situation, etc.
12. Scientific knowledge will _____ significantly with the power of AI.
v. to go or move forward; to develop in a positive way
13. I look forward to _____ every two weeks.
n. the day on which an employee receives wages or a salary for work performed; a specific time period, usually two weeks or a month, during which wages or salaries are earned and paid out
14. The _____ handbook outlines the rules and regulations that all employees must follow.
n. a person who is hired to work for a business or organization in exchange for wages or salary; a worker
15. The _____ government announced new regulations to protect the environment.
adj. relating to a central government or national authority; refers to government policies, laws, or programs that are implemented at a national level rather than a state or local level

ANSWERS: 8. midst, 9. Median, 10. regulatory, 11. gap, 12. advance, 13. payday, 14. employee, 15. federal

16. Children _____ language at a fantastic rate.

- v.* to buy or obtain something such as an asset, object, knowledge, etc., for oneself

17. The bank only lends money to _____ individuals with a proven financial responsibility track record.

- adj.* of or relating to a person or entity that has a strong credit history and is therefore seen as likely to repay any loans or debts they may incur, typically associated with lower interest rates and more favorable loan terms

18. The high-technology industry is enjoying a _____.

- n.* a sudden increase in economic activity, or a sudden happening that brings good fortune; a deep, loud, and prolonged sound

19. He _____ hypotheses that no mathematician has ever imagined before.

- v.* to build or create something; to assemble or combine different parts to form something whole

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. There's an _____ in the criminal justice system that needs to be addressed.

- n.* a lack of fairness or justice; an unfair or unequal situation or practice

22. Doctors are gradually coming around to the idea of using _____ medicines.

- n.* one of two or more available possibilities or choice

23. _____ a society is an organism.

- adv.* relating to the essential features or concepts of anything

ANSWERS: 16. acquire, 17. creditworthy, 18. boom, 19. constructs, 20. decide, 21. inequity, 22. alternative, 23. Essentially,

24. The policy should increase the country's monetary _____.
n. the quality or attribute of being firm and steadfast
25. We hired a management _____ to help us improve our business strategy.
n. a person who provides professional or expert advice
26. The _____ soldiers have the role of teaching recruits the stringencies of training.
n. a person who has had long experience in a particular area or activity
27. You should work hard but not be a _____ to it.
n. a person who is, either legally or illegally, owned by someone; a person entirely dominated by some influence or a person
28. The new policy aims to _____ the use of renewable energy sources.
v. to establish or make something a part of an institution (= a place such as a university, hospital, etc.)
29. Those warriors' _____ are still skilled archers.
n. children or offspring of a specific person, plant, or animal
30. The faithful _____ had been working for the family for many years and was well-trusted.
n. a person who performs duties for others, especially a person employed in a house on domestic duties or as a personal attendant
31. The company's _____ has changed hands several times in the past few years.
n. the state or fact of possessing, controlling, or having the right to something; the legal and moral right to use or dispose of something as one chooses

ANSWERS: 24. stability, 25. consultant, 26. veteran, 27. slave, 28. institutionalize, 29. descendants, 30. servant, 31. ownership

32. The phenomenon is _____ at optical wavelengths.

adj. impossible or nearly impossible to see

33. The phone rang at the most _____ time.

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

34. _____ advances have disrupted many industries.

adj. based on scientific and industrial progress

35. There has been a gradual but steady rise in environmental _____.

n. the fact or state of knowing something exists and is important

36. The military has _____ an abuse of human rights.

v. to do something illegal or wrong

37. In passenger aircraft, it is common to use an _____ pilot during cruising.

adj. able to work or operate with little or no direct human control; independent of external control

38. _____ elections were held in several European countries.

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

39. The military _____ between the two countries created tension in the international community.

n. the state of a cooperative relationship between people or groups, especially in business

40. The company's new _____ on remote work has made it a more inclusive workplace.

n. a set of rules, guidelines, principles, or procedures that govern decision-making or action, often used in the context of business or government; a course of action or plan of action adopted or followed by an organization or individual to achieve a goal or objective

ANSWERS: 32. invisible, 33. opportune, 34. Technological, 35. awareness, 36.

committed, 37. automatic, 38. Communal, 39. partnership, 40. policy

41. The lawyer's ____ for the case was \$10,000.

n. a sum of money charged for a particular service

42. The federal _____ is planning to increase taxes for the next fiscal year.

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

43. The recipe calls for four cups of flour _____ one tablespoon.

adj. subtracting or taking away; having a value less than zero

44. The children played in the _____ for hours, building sandcastles and digging tunnels.

n. an outdoor play area for children consisting of a box filled with sand; a virtual testing environment used for software development or security testing

45. The _____ of the country is struggling due to the recent political instability.

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

46. The vegetarian burger was an _____ that quickly spread to the United Kingdom.

n. the creation of a new device or process resulting from study and experimentation

47. The doctor advised him to _____ down for a check.

v. to remove the surface from something; (noun) a sizeable narrow piece of something such as paper, metal, cloth, etc., or area of land, sea, etc.

48. The issue of divorce _____ large in his mind.

v. to appear or take shape as a large, especially in a frightening way

ANSWERS: 41. fee, 42. government, 43. minus, 44. sandbox, 45. economy, 46. innovation, 47. strip, 48. loomed

49. The _____ population is often forced to rely on alternative financial services such as payday loans and check cashing.

adj. not having enough access or connection to mainstream banking services or financial institutions

50. The _____ inequality was unavoidable.

n. a large amount of money, property, or other things that someone or an organization owns

51. During debates in the legislature, the _____ of the law caused a lot of controversies.

n. a preliminary version of something that is not yet in its final form

52. Her company was _____ affected by the bank's failure.

adv. very badly or seriously

53. The _____ into the new market was risky, but it paid off.

n. a business project or activity that is risky or daring

54. In several countries, child _____ is a serious social problem.

n. productive work, especially physical work done for wages; the people who do manual or physical work in a country or company for wage; (verb) to work hard or to strive and make an effort to reach a goal

55. Our company needs to _____ the business impact of climate change.

v. to judge or decide the nature or quality of someone or something

56. The company has made great strides in its _____ toward sustainability.

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

ANSWERS: 49. underbanked, 50. wealth, 51. draft, 52. severely, 53. venture, 54. labor, 55. assess, 56. progression

57. They fear a _____ of a new type of virus.

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

58. In _____ private corporations provide healthcare services.

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

59. The abolition of _____ in the United States was a major achievement in the fight for human rights.

- n.* the practice or system of owning, buying, and selling people as property and forcing them to work

60. They hope to _____ their business worldwide.

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

61. The corporate _____ was filled with tense silence as the CEO presented the new plan.

- n.* a room where the board of directors of a company or organization meets

62. 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

63. You should not _____ against minorities.

- v.* to treat a person or particular group of people worse or better than another, especially in an unfair way; to recognize or perceive the difference between people or things

64. The police are searching for the _____ who stole the jewels.

- n.* a person who has committed a crime

ANSWERS: 57. pandemic, 58. addition, 59. slavery, 60. expand, 61. boardroom, 62. individual, 63. discriminate, 64. criminal

65. The deadline for the project was a major _____ for the team.

- n.* something that causes stress or emotional tension

66. The best way to _____ financial risks is to diversify your portfolio.

- n.* a fence formed by a line of bushes or shrubs; (verb) limit or avoid something such as duties, issues, and questions by conditions or exceptions

67. We _____ the topic because it was too complicated.

- v.* to move along lightly and quickly, making a step from one foot to the other with a hop or bounce; to intentionally fail to do something which would normally do

68. Her beauty _____ me completely.

- v.* to make someone a slave; to deprive someone of their freedom of choice or action

69. That company is cautious when it comes to _____ investment.

- n.* the value of the shares issued by a company

70. The country is facing a _____ with high unemployment and low GDP.

- n.* a period of economic decline, typically lasting for six months or more, during which trade and industrial activity decrease, and unemployment increases

71. _____ of abolishing the death penalty often argue that the alternative heaviest sentence should be life in prison.

- n.* a person who supports or suggests an idea, development, or way of doing something

72. Tech billionaires often spend the majority of their time on _____.

- n.* the practice of voluntarily helping the poor, especially by giving money

ANSWERS: 65. stressor, 66. hedge, 67. skipped, 68. enslaved, 69. equity, 70. recession, 71. Advocates, 72. philanthropy

73. The Chinese word for _____ comprises two characters, one for danger and the other for opportunity.

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

74. The company's decision to engage in _____ led to a reduction in its overall portfolio.

- n.* the act of reducing or withdrawing the amount of money you have provided in a particular area or sector

75. The school board decided to _____ students by the ability to meet their needs better.

- v.* to separate or set apart from others, often based on race, gender, or some other characteristic

76. 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

77. Unfortunately, the book's _____ was too small to make notes.

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

78. Having a _____ healthy physique is essential for a great life.

- adv.* in a way related to a person's body or appearance rather than their mind

79. The two countries are _____ and have a strong alliance.

- n.* a person who is allied or associated with another person or group, especially in a political or military context; a supporter of the Confederate States of America

ANSWERS: 73. crisis, 74. disinvestment, 75. segregate, 76. invest, 77. margin, 78. physically, 79. confederates

80. This system uses submarine _____ to exchange information between continents.
- n.* a set of wires covered by plastic or rubber that carries electricity, phone signals, etc.; a solid thick rope made of twisted hemp or steel wire
81. 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
82. A sense of humor is an invaluable _____ in this job.
- n.* something or someone that is useful or valuable quality, skill, etc.; valuable property
83. 2.5 billion people in the world remain _____.
- adj.* not having a bank account or access to any financial services
84. I asked the lawyer to initiate _____ negotiations for voluntary liquidation.
- n.* a person, company, etc. to whom a debtor owes money
85. The introduction _____ the speaker's distinguished career as a consultant
- v.* to make something prominent, mainly so that people give it more attention
86. He was known to be very _____ and would often work late into the night.
- adj.* hardworking, diligent, and persistent in effort
87. His father's death changed his whole _____ on life.
- n.* a confident attitude toward something; a particular style of thinking about something

ANSWERS: 80. cables, 81. regulator, 82. asset, 83. unbanked, 84. creditor, 85. highlighted, 86. industrious, 87. perspective

88. He stood to inherit a million-dollar _____.

n. a thing or things that belong to someone

89. Advocates for legal reform hear less harsh words from their _____.

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

90. Your _____ reflects your thoughts.

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

91. Her multidisciplinary works _____ music and picture with writing.

v. to meet or cross one another

92. They were able to purchase their dream home with a _____ from the bank.

n. a loan secured by the collateral of a specific property, such as a house, that is repaid over a set period of time with interest; the legal agreement governing this loan

93. I need to _____ my car regularly to prevent any major mechanical issues.

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

94. Without investment, a business cannot _____.

v. to grow vigorously; to make steady progress

95. The hunter tracked down his _____ in the woods.

n. a place where a stone or other materials are extracted from the ground; an animal or a person that is the target of hunting

ANSWERS: 88. property, 89. critics, 90. conversation, 91. intersect, 92. mortgage, 93. maintain, 94. thrive, 95. quarry

96. That work _____ his fame.

- v.* to make something continue or prevail for a long time

97. Companies developing self-driving cars consistently _____ the emerging technologies.

- v.* to introduce new methods, ideas, or products

98. The _____ of the device was immediately apparent to all who saw it.

- n.* the state or quality of being useful or convenient; the service, such as electric power or water or transportation, provided by a public

99. _____ willingly accept business risks to achieve success.

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

100. She _____ the files into a single ZIP archive to save space on her computer.

- v.* to press or squeeze together to make something take up less space

101. The older man _____ from arthritis and finds it difficult to move around.

- v.* to experience pain, distress, or hardship; to undergo or endure something painful or unpleasant

102. The company is facing a potential _____ of millions of dollars due to the lawsuit.

- n.* a legal or financial responsibility or obligation

103. You are not _____ in your behavior.

- adj.* always behaving or happening in the same way, or having the same thoughts, standards, etc.

ANSWERS: 96. perpetuates, 97. innovate, 98. utility, 99. Entrepreneurs, 100. compressed, 101. suffers, 102. liability, 103. consistent

104. The family business was run as a _____ until the children inherited and decided to incorporate it.

- n.* a form of business ownership in which a single individual or entity is the sole owner and has full control and responsibility over the business's operations and financial affairs

105. Electronic _____ remain incomplete due to system errors.

- n.* an instance of buying or selling something; the act or process of doing something

106. The _____ office has decided to lay off 10% of the workforce.

- adj.* of or relating to a large company

107. The _____ demonstrate that poverty and unemployment are genuine problems.

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

108. Stop being _____ and always speak the truth.

- adj.* connected with or resulting from someone's emotions, rather than reason or realism

109. Many _____ in the South were impoverished and trapped in a cycle of debt.

- n.* a farmer who cultivates a piece of land owned by someone else, usually in exchange for a share of the crops produced

110. The new amusement park ride was _____ with twists, turns, and drops that left riders screaming with excitement.

- adj.* extremely good; excellent

ANSWERS: 104. proprietorship, 105. transactions, 106. corporate, 107. statistics, 108. sentimental, 109. sharecroppers, 110. fantastic,

111. This ad campaign is aimed _____ at young women.

adv. only associated with or meant for one thing

112. Our goal must be to achieve a peaceful _____.

n. an official agreement that brings an argument to a close; the process of establishing permanent residence in a place.

ANSWERS: 111. specifically, 112. settlement