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Vocabulary Builder Reference from...

Heather C. McGhee: Racism has a cost for everyone
| TED Talk

https://www.ted.com/talks/heather_c_mcghee_racism_has_a_cost_for_everyone

All Words

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Session 1: Word List

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.

wonk

n. a person who is very interested in or knowledgeable about a particular subject, especially one regarded as dry or nerdy

synonym: nerd, geek, enthusiast

(1) book **wonk**, (2) tech **wonk**

The political **wonk** analyzed every detail of the debate.

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.

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.

debt

n. something, especially money, goods, or services owed by one person to another; the state of owing something

synonym: liability, obligation, deficit

(1) **debt** ceiling, (2) corporate **debt**

He became in **debt** after losing his job.

decline

v. to become gradually smaller, fewer, worse, etc.; to refuse to accept

synonym: descend, drop, deny

(1) **decline** a job offer, (2) **decline** in quality

As people age, their digestive capacity also gradually **declines**.

wage

n. a particular amount of money that somebody earns, usually every week or every month, for work or services

synonym: payment, compensation, salary

(1) unpaid **wages**, (2) increase in the minimum **wage**

His **wages** continued to rise as his skills improved.

shortfall

n. the amount by which something falls short of its target or goal; a deficit or shortage in quantity, quality, or standards

synonym: deficit, shortage, insufficiency

(1) energy **shortfall**, (2) production **shortfall**

The company experienced a significant financial **shortfall**

last quarter.

revenue

n. the income that a government receives from taxes or that a company earns from its business

synonym: earnings, payment, remuneration

(1) tax **revenue**, (2) annual **revenue**

This graph indicates the city's tourism **revenue** over five years.

pinpoint

v. to locate or identify the exact position in space or time of something

synonym: name, direct, identify

(1) **pinpoint** the problem, (2) **pinpoint** signs of manipulation

This radar quickly **pinpoints** the position of the enemy.

prosperous

adj. successful financially or materially; bringing success or good fortune

synonym: successful, thriving, affluent

(1) **prosperous** weather, (2) **prosperous** nation

The company decided to invest in a **prosperous** industry.

geek

n. a person who is highly interested and knowledgeable about a particular subject or field, often to the point of being obsessed

synonym: nerd, dork, enthusiast

(1) airplane **geek**, (2) **geek** enthusiast

He was a computer **geek** and spent all his free time coding.

infrastructure

n. the basic systems, services, or features that are necessary for an organization or country, such as transport and power supplies

synonym: foundation, framework

(1) IT **infrastructure**, (2) **infrastructure** cost

Aging societies tend to require huge costs for **infrastructure** maintenance.

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.

excite

v. to make someone feel suddenly enthusiastic or eager

synonym: thrill, exhilarate, animate

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

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

grace

n. a quality of being pleasing, especially in appearance or manner; a temporary exemption, especially an extended period granted as a special favor; a short prayer of thanks before a meal

synonym: charm, poise, elegance

(1) say a **grace**, (2) end of the **grace** period

The old oak tree stood with **grace** and majesty in the park's center.

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.

regime

n. the organization, a system, or method that is the governing authority of a political unit

synonym: administration, establishment, government

(1) a puppet **regime**, (2) exercise **regime**

Totalitarian **regimes** are less likely to innovate because they deprive individuals of economic incentives.

call-in

n. a phone or radio request for a person or group to report to a specified location or perform a designated role or task; a radio or television program that encourages listeners or viewers to call in with comments or questions or to participate in a discussion

synonym: phone-in, phone conference, teleconference

(1) telephone **call-in** campaign, (2) **call-in** show

The radio program allowed listeners to participate in the discussion through a **call-in** segment.

halfway

adj. in or at a point midway or an equal distance between two points

synonym: middle, median, center

(1) **halfway** through my journey, (2) **halfway** decent job

The famous restaurant stands **halfway** up the hill.

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.

prejudice

n. a thought or feeling that is unfair and makes no sense, mainly when it is formed without enough thought or knowledge

synonym: bias, preconception, predisposition

(1) deep-rooted **prejudice**, (2) color **prejudice**

This community is free of social **prejudice**.

gang

n. a group of people who organize and engage in criminal activity

synonym: crew, posse, group

(1) a motorcycle **gang**, (2) **gang** member

The street **gang** was known for its violent behavior.

translate

v. to convert or change words into another language
synonym: convert, transcribe, render

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

Translate the text from Italian into English.

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.

viral

adj. relating to or caused by a virus

(1) fight **viral** infections, (2) detect a **viral** code

This device can more accurately detect **viral** pathogens.

inspire

v. to make somebody fill with the desire, confidence, or enthusiasm, especially to do something creative

synonym: boost, encourage, enlighten

(1) **inspire** a feeling of curiosity, (2) **inspire** him to write a novel

The unique style of this martial arts **inspired** many action film producers.

coverage

n. the reporting or news of an important event, sports, subject, etc.; the amount, range, area, or quality of something that something provides

synonym: reportage, scope, range

(1) full- **coverage** insurance, (2) contractual **coverage**

The scandal received widespread media **coverage**.

compassion

n. a strong feeling of sympathy and sadness for another's suffering or bad luck

synonym: pity, empathy, understanding

(1) feel **compassion** for the poor, (2) have **compassion** toward the accident

His infinite love and **compassion** for everyone never weary.

bias

n. a strong feeling in favor of or against one group of people, an idea, or thing, often not based on fair judgment

synonym: inclination, partiality, predilection

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

She researched gender **bias** in politics.

nation

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

synonym: country, state, sovereign entity

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

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

wipe

v. to clean or dry something by rubbing with a piece of cloth or paper or one's hand and removing dirt, food, or liquid

synonym: clean, brush, swab

(1) **Wipe** off dirt, (2) **wipe** with water

Please **wipe** your sweat with this towel.

systemic

adj. affecting or related to the whole of something, especially the human body or a society

(1) the **systemic** arteries, (2) **systemic** reforms of the organization

This vaccine causes mild **systemic** side effects.

racism

n. prejudice, discrimination, or antagonism directed against a person or people based on their membership in a particular ethnic group, typically one that is a minority or marginalized

synonym: prejudice, discrimination, bias

(1) systemic **racism**, (2) research on anti- **racism**

The school's lack of diversity was a clear indication of the **racism** present in the community.

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.

anxiety

n. a feeling of worry, nervousness, or unease about something that is happening or might happen in the future

synonym: concern, dread, agita

(1) diagnosis of **anxiety** disorder, (2) **anxiety** for knowledge

She waited for her daughter with **anxiety**.

isolation

n. the condition of being alone or lonely; the act or state of separation between persons or groups

synonym: aloneness, seclusion, separateness

(1) **isolation** booth, (2) the country's **isolation**

That incident led to his **isolation**.

rethink

v. to consider again a plan, idea, etc., especially to change it

synonym: reexplore, review, reconsider

(1) **rethink** a marketing plan, (2) **rethink** the role of the manager

We have to **rethink** our company's product lineup for further growth.

likewise

adv. in the same way

synonym : alike, correspondingly, similarly

(1) do **likewise**, (2) please revise **likewise**

He is tall and **likewise** strong.

backfire

v. to have an opposite and undesirable effect to what was intended; to make a sudden noise like an explosion

synonym : recoil, boomerang, misfire

(1) **backfire** big time, (2) **backfire** spectacularly

The company's decision to lay off a large number of employees **backfired** as it led to a decrease in productivity.

privilege

n. a special right or advantage that only one person or group of people has, usually because they are rich and powerful in a society

synonym : benefit, authorization, advantage

(1) a breach of **privilege**, (2) **privilege** of membership

In the Middle Ages, the right to hunt in the wild was the **privilege** of royalty and nobility.

conclude

v. to come to an end or close; to reach a judgment or opinion by reasoning

synonym : complete, finish, decide

(1) **conclude** a meeting, (2) **conclude** that he is healthy

We **concluded** a cease-fire.

policymaker

n. a person in charge of or involved in developing action plans for a political party, business, etc.

synonym : lawmaker, legislator

(1) education **policymaker**, (2) regional **policymaker**

Policymakers struggle to develop various laws and regulations to address international trade conflicts.

disadvantage

n. a drawback or a negative aspect of something; (verb) to put someone or something in an unfavorable position

synonym : detriment, drawback, (verb) disfavor

(1) the **disadvantage** of a plan, (2) **disadvantage** small

businesses

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

capita

n. a Latin word meaning "head," used to express the amount for each person; any head or headlike expansion on a structure, as on a bone

synonym: head, headcount, person

(1) per **capita** sales, (2) the agricultural yield per **capita**
GDP per **capita** shrunk by almost 10 percent for the third consecutive year.

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.

destroy

v. to ruin or damage severely or completely; to eradicate or eliminate completely

synonym: demolish, ruin, obliterate

(1) **destroy** the ecosystem, (2) **destroyed** evidence

The building was **destroyed** in the fire and had to be rebuilt.

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.

nationwide

adj. extending throughout an entire nation

synonym: countrywide, national

(1) **nationwide** strike, (2) **nationwide** network

This is a **nationwide** campaign to recruit women into trade unions.

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**.

oak

n. a large deciduous tree that is common in northern regions and produces small nuts called acorns

(1) the wine in giant **oak** vats, (2) old **oak** trees

Large **oak** trees cast a shadow in the garden.

grand

adj. important and large in size, scope, or extent

synonym : impressive, great, ambitious

(1) a **grand** meal, (2) **grand** bargain

This year's **grand** gathering will be held in Canada.

steady

adj. firmly fixed, supported, or balanced; not shaking or moving

synonym : stable, solid, secure

(1) **steady** increase, (2) take a **steady** job

The patient's vital signs are **steady**, indicating a stable condition.

rotation

n. the action or process of moving in a circle around an axis or center

synonym : revolution, spin, turning

(1) job **rotation**, (2) a period of **rotation**

The **rotation** of the Earth causes day and night.

splash

v. to cause liquid to scatter in irregular drops, especially with force

synonym : scatter, dash, gurgle

(1) **splash** water, (2) **splash** everywhere

The mountain was **splashed** with snow.

deem

v. to consider or decide something in a particular way
synonym: believe, consider, suppose

(1) **deem** socially responsible, (2) **deem** wrong or inappropriate

Regarding earthquakes, some commercial buildings were **deemed** unsafe.

unconstitutional

adj. not in accordance with the constitution (= the set of fundamental principles or established precedents) of a country or state

synonym: illegal, unlawful, invalid

(1) **unconstitutional** violation, (2) **unconstitutional** action

The law was determined to be **unconstitutional** by the court.

reaction

n. a response that reveals a person's feelings or attitude; (in chemistry) a process in which one or more substances are changed into others

synonym: response, reply, answer

(1) chemical **reaction**, (2) trigger a **reaction**

There was a chemical **reaction** of the lime with the groundwater.

council

n. a group of people who have been elected or appointed to make decisions or give advice on a particular subject or in a particular place

synonym: board, committee, assembly

(1) other **council** members, (2) city **council** election

The city **council** voted to approve the new development project.

swift

adj. happening, moving, or capable of moving quickly

synonym: quick, speedy, brisk

(1) take **swift** action, (2) a **swift** current of a river

Her voice was **swift**, yet ever the last words fell lingeringly.

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.

drain

v. to empty or dry something by removing the liquid from it
synonym: draw off, bleed

(1) **drain** water from the swamp, (2) **drain** excess liquid
Push the button and let the water **drain** away.

destruction

n. the act of causing so much damage to something
synonym: devastation, annihilation, ruin

(1) path of **destruction**, (2) cyclonic **destruction**
The extinction of several subspecies has been linked to climate change and habitat **destruction**.

desegregation

n. the action or process of eliminating segregation, typically of races or ethnic groups, in educational, social, or other institutions

synonym: integration, assimilation

(1) **desegregation** plan, (2) legal **desegregation**
Desegregation of schools was a major social issue in the 1960s.

recreation

n. the activity that renews your health and spirits by enjoyment and relaxation; the act or process of making something that existed in the past exists or seems to exist again in a different time or place

synonym: amusement, entertainment, refreshment

(1) outdoor **recreation**, (2) **recreation** of the homeland
Basketball is their usual **recreation** after school.

rebuild

v. to build again or anew

synonym: reconstruct, renovate, restore

(1) **rebuild** a company, (2) **rebuild** communities
They are planning to **rebuild** the house after the fire.

collapse

v. to fall down or give way suddenly, often after breaking apart

synonym: tumble, spill, bankruptcy

(1) the stock market **collapsed**, (2) ready to **collapse**

The roof finally **collapsed** after three days and three nights of heavy snowfall.

firm

adj. resolute or unwavering in decision-making or action; strong or secure in structure, make, or composition; reliable, trustworthy, or dependable; (noun) a business or company

synonym: stable, secure, steadfast

(1) **firm** grip, (2) accounting **firm**

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

exposure

n. the state of being in a particular situation or place where there is no protection from or guarantee to something harmful; the disclosure of something secret

synonym: vulnerability, disclosure, uncovering

(1) a southern **exposure**, (2) the **exposure** of a fraud

The long **exposure** to the air tarnished the antique tableware.

toxic

adj. of or relating to or caused by a poison; poisonous

synonym: poisonous, harmful, contaminated

(1) **toxic** molecule, (2) exposure to **toxic** chemicals

This chemical compound is a thousand-fold more **toxic**.

instrument

n. an object used to make musical sounds, such as a piano, guitar, or drum; a tool or device used for a specific activity, particularly in specialist or scientific work

synonym: apparatus, tool, device

(1) musical **instruments**, (2) surgical **instruments**

This electronic **instrument** is required to undergo periodic inspections to ensure precision.

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.

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.

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.

aggressive

adj. behaving in an angry, energetic, or threatening way towards another person; tending to spread quickly

synonym : assertive, combative, threatening

(1) an **aggressive** war, (2) an **aggressive** tumor

An **aggressive** tide wrecked the ship.

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.

leafy

adj. covered with or having many leaves; of or relating to plants that produce many leaves, especially those that are broad and flat

synonym : verdant, leaf-covered, foliated

(1) **leafy** canopy, (2) **leafy** suburbs

The neighborhood is known for its **leafy** trees and verdant gardens.

mount

v. to increase, go up, or advance gradually or continuously; to prepare and supply with the necessary equipment for execution or performance; to ride on something or someone

synonym : climb, increase, get on

(1) **mount** a hill, (2) **mount** a counterattack

They **mounted** pictures on the paper in preparation for the birthday card.

pleasant

adj. enjoyable, attractive, friendly, or agreeable

synonym : agreeable, delightful, pleasing

(1) **pleasant** news, (2) **pleasant** odor

The hotel's staff is very **pleasant** and efficient.

foreclosure

n. the legal process by which a lender repossesses and sells a property or asset due to the borrower's failure to meet loan payments; the act of taking control of or seizing property or assets to satisfy a debt

synonym : repossession, seizure, default

(1) **foreclosure** proceeding, (2) **foreclosure** crisis

The family faced **foreclosure** on their home after falling behind on mortgage payments.

brokerage

n. the business of buying and selling goods or services on behalf of others, often for a commission or fee; the activity of acting as an intermediary or agent in

negotiations or deals between two parties

synonym : agency, firm, house

(1) mortgage **brokerage**, (2) international **brokerage**

I need to contact a **brokerage** firm to help me invest my money.

refinance

v. to obtain a new loan or mortgage by paying off an existing loan or mortgage, often to take advantage of lower interest rates or better terms

synonym : restructure, reorganize, renew

(1) **refinance** existing debt, (2) **refinance** loan

I want to **refinance** my mortgage to get a lower interest rate.

inflated

adj. swollen or blown up, especially with air or gas; excessively or unreasonably high

synonym : enlarged, swollen, distended

(1) **inflated** prices, (2) an **inflated** balloon

The athlete's ego became **inflated** by their success.

balloon

n. a small bag made of thin rubber or other light material that can be inflated with air or gas, used as a toy or as a decoration; (verb) to become inflated

synonym : aerostat, blimp, (verb) billow out

(1) **balloon** ride, (2) **balloon** into a severe political problem

The satellite **balloon** slowly ascended into the sky.

prepaid

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

synonym : pre-funded, paid in advance, loaded

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

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

penalty

n. a punishment for violating a law, rule, or contract

synonym : punishment, sentence, fine

(1) death **penalty**, (2) corner of the **penalty** area

The lawyer was reinstated after paying the **penalty**.

perception

n. a belief, opinion, or image you have based on how you regard, understand, or interpret something; the ability to see, hear, or notice something through the senses

synonym: understanding, idea, awareness

(1) keen **perception**, (2) **perception** of a stimulus

He is a man admired for the depth of his **perception**.

afford

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

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

He cannot **afford** a holiday.

risky

adj. involving the possibility of danger, failure, or loss

synonym: dangerous, perilous, scary

(1) change **risky** behavior, (2) a **risky** enterprise

It is extremely **risky** to sail in such a storm.

stereotype

n. a fixed and unvarying idea or image that people have about what someone or something is like, but which is often not true in reality and may cause hurt and offense

(1) avoid **stereotype**, (2) negative **stereotypes**

Changing **stereotypes** about LGBTQ requires considerable effort.

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.

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.

racial

adj. of or related to the race (= classification of humans into groups based on physical traits or social relations)

synonym: ethnic, tribal, ethnical

(1) **racial** prejudice, (2) **racial** and ethnic backgrounds

A minor **racial** conflict later led to a civil war.

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.

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**.

confine

v. to restrict the movement of someone or something

synonym: restrict, limit, contain

(1) **confine** themselves solely, (2) **confine** the scope of use

The animal was **confined** in a small cage.

bet

v. to risk money on the result of an event or a competition, such as a race or game, to get more money; to have faith or confidence in something

synonym: stake, wager, gamble

(1) **bet** on a race, (2) **bet** my future

I **bet** that you know it.

peak

n. the point to which something or someone is at its strongest, best, or most successful; the pointed top of a mountain

synonym : summit, vertex, apex

(1) at **peak** hour, (2) the **peak** current in the circuit

This measurement aims to reduce traffic at **peak** periods.

mold

n. a hollow container used to give shape to liquid or soft substance, which then becomes solid in the same shape as the container; a soft, green, or gray growth that forms on stale food or objects exposed to warm, moist air for too long

synonym : cavity, cast, mildew

(1) a casting **mold**, (2) **mold** allergy

Mushrooms and **mold** are fungi.

colleague

n. one of a group of a coworker, especially in a profession or a business

synonym : coworker, associate, fellow

(1) collaborate with **colleagues**, (2) former **colleague**

I decided to seek counseling on the advice of my **colleague**.

trillion

n. the number 1,000,000,000,000; a million million

(1) **trillion** cubic feet, (2) many **trillions** of dollars

One light year is nearly 6 **trillion** miles.

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.

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.

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.

recover

v. to return to a former condition, health, mind, or strength

synonym : come back, convalesce, heal

(1) **recover** a loss, (2) **recover** approval ratings

She is still **recovering** from a shot to her shoulder.

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.

vain

adj. having an excessively high opinion of oneself; excessively concerned with one's appearance or achievements; producing no result or effect, or being unsuccessful

synonym : conceited, narcissistic, egotistic

(1) **vain** hope, (2) **vain** pursuit

He is in **vain** searching for a new job since he has no experience in the field.

convinced

adj. completely certain about something; having a strong belief or conviction in a particular religion

synonym : confident, positive, indoctrinated

(1) **convinced** of the idea, (2) **convinced** criminal

The public is **convinced** that the prime minister has committed fraud.

pension

n. a regular payment to a person made by the government or a private company that is intended to allow them to subsist without working

synonym : allowance, annuity, grant

(1) a disability **pension**, (2) public **pension** funds

Because of the country's poor economic prospects, the number of **pension** defaulters has been increasing.

AI

n. (abbreviation for artificial intelligence) the theory and development of computer systems capable of doing activities that would ordinarily need human intelligence, such as object recognition, speech recognition, decision-making, and language translation

synonym : robot, machine learning, neural network

(1) **AI** expert, (2) apply **AI** technology to art

The evolution of processors has dramatically improved the performance of **AI**.

chip

n. a small fragment of something broken off from the whole; a long and thin piece of potato fried in oil or fat

synonym : flake, fragment, chunk

(1) a **chip** of wood, (2) I don't care a **chip**

We can use this campaign as a bargaining **chip** in the negotiations.

uplift

n. the process of raising land to a higher elevation, or the result of this process; (verb) fill with high spirits

synonym : upthrust, upheaval, (verb) raise

(1) **uplift** mountains, (2) **uplift** my spirit

The **uplift** in the stock market has been a relief to investors.

crab

n. a sea creature with two large claws and a flattened back (e.g., blue crab or king crab); a sour or grumpy person who is prone to complaining or criticizing

synonym : crustacean, shellfish, crusty

(1) **crab** cakes, (2) **crab** legs

I ordered a plate of fresh **crab** at the seafood restaurant.

barrel

n. a large round container made of wood, metal, or plastic, with flat ends and, usually, curved sides; one of several units of volume

synonym : cask, firkin, drum

(1) a **barrel** of beer, (2) \$30 a **barrel**

One rotten apple spoils the whole **barrel**.

peer

n. a person who has the same age, status, or ability

synonym : fellow, associate, counterpart

(1) **peer** group, (2) **peer** review

Among young people, **peer** pressure can be pretty influential.

tempting

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

synonym : alluring, attractive, inviting

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

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

attitude

n. the way you think and feel about someone or something

synonym : mindset, perspective, philosophy

(1) **attitude** toward mistakes, (2) **attitude** control

She had the **attitude** that work was fun.

racist

adj. characterized by or showing discrimination or prejudice against people of other races; (noun) a person with a prejudiced belief that one racial group is superior to others

synonym : discriminatory, prejudiced, bigoted

(1) far-right **racist**, (2) **racist** attitudes

The **racist** comments made by the politician caused widespread condemnation.

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**.

desperate

adj. feeling or showing a lack of hope and a willingness to do anything because of the problematic situation

synonym : anguish, frantic, hopeless

(1) her **desperate** screams, (2) **desperate** attempt

He was **desperate** when he lost all his money by gambling.

revitalization

n. the process of giving new life or energy to something

synonym : renewal, reactivation, rejuvenation

(1) **revitalization** project, (2) **revitalization** of humanity

The **revitalization** of the downtown area brought new life to the community.

immigrant

n. a person who has come to a country where they were not born to live there permanently

synonym : settler, expatriate, emigrant

(1) **immigrant** communities, (2) an **immigrant** from the country

Police received a report of illegal **immigrants** in the area.

refugee

n. a displaced person who has crossed national borders and who cannot or is unwilling to return home due to political, religious, or economic reasons or because of a war

synonym : emigrant, evacuee, exile

(1) global **refugee** crisis, (2) the **refugee** camp

The community warmly welcomed the **refugees**.

retire

v. to withdraw from one's position or occupation, especially because of age

synonym : relinquish, step down, withdraw

(1) **retire** voluntarily, (2) **retire** after four terms

After working for the company for 30 years, she decided to **retire** from her job.

heritage

n. the culture and traditions that are passed down from previous generations

synonym : legacy, tradition, inheritance

(1) **heritage** site, (2) historical **heritage**

The **heritage** of the city is reflected in its architecture.

bipartisan

adj. involving or supported by both of the main political parties in a country

synonym: neutral, impartial, nonpartisan

(1) promote **bipartisan** cooperation, (2) **bipartisan** agreement

The legislation was passed with **bipartisan** support from both parties.

administrator

n. a person or organization responsible for managing and directing the affairs of a business, institution, government agency, or other organization; someone who administers, regulates, or supervises

synonym: manager, executive, supervisor

(1) school **administrator**, (2) network **administrator**

The university's **administrator** announced new policies regarding campus safety.

boast

v. to talk about someone's accomplishments, wealth, or abilities excessively with undue pride and self-satisfaction

synonym: show off, brag, bluster

(1) **boast** of his success, (2) **boast** a long history

This town **boasts** a national park.

divide

v. to separate or cause to separate into parts or groups

synonym: separate, disconnect, split

(1) **divide** the cake into two pieces, (2) **divide** money equally

Can you **divide** 123321 by eleven?

zero-sum

adj. referring to a situation in which an equal loss offsets each gain; describing a condition in which the total gains and losses balance to zero

synonym: equivalent, balanced, even-handed

(1) **zero-sum** economics, (2) **zero-sum** mentality
In some sports, such as tennis, the competition is a **zero-sum** game, with only one player able to win each match.

expense

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

synonym: cost, expenditure, outlay

(1) enormous **expenses**, (2) **expense** account

For this project to be successful, we must control **expenses** strictly.

mess

n. a state of confusion, dirtiness, or untidiness; (verb) to fail to do something or to make something dirty or untidy

synonym: disarray, confusion, predicament

(1) have a whole **mess**, (2) get into a **mess**

He made a frightful **mess** in his room.

reject

v. to refuse to accept, consider, or use something or someone

synonym: decline, turn down, repudiate

(1) **reject** the proposal, (2) **reject** all imperfect merchandise

The company **rejected** the job candidate's application due to a lack of experience.

paradigm

n. a standard or typical example of something; a pattern or model

synonym: example, standard, epitome

(1) major **paradigm** shift, (2) cultural **paradigm**

He postulated a completely different **paradigm** to explain all these phenomena.

injury

n. harm done to a person's or an animal's body caused by an accident or an attack

synonym: wound, damage, hurt

(1) without **injury**, (2) a fatal **injury**

My accidental **injury** got better right away.

hierarchy

n. a system in which people or things are organized into different levels of importance from highest to lowest

synonym: ranking, order, scale

(1) top of the **hierarchy**, (2) **hierarchy** of folders

She has taken a step up in the organizational **hierarchy**.

pretension

n. the act of claiming or asserting something, especially without good reason or without evidence; an unfounded or excessive claim or ambition

synonym: presumption, pretense, affectation

(1) **pretension** to authority, (2) baseless **pretension**

His **pretensions** of being a gourmet were quickly exposed when he could not identify basic herbs and spices.

sabotage

n. the deliberate and malicious damage, destruction, or disruption of equipment, machinery, or other property, often by someone with a particular agenda or motive; the subversion of an organization or institution by secret agents or spies

synonym: sabotage, subversion, destruction

(1) act of **sabotage**, (2) **sabotage** mission

The **sabotage** of the factory's equipment caused significant damage.

hamstring

n. a group of three muscles located on the back of the thigh that are responsible for flexing the knee joint and extending the hip joint; (verb) to impair or disable someone or something by damaging their effectiveness, strength, or power, particularly in a way that restricts movement or agility

synonym: leg muscle, (verb) impede, (verb) hinder

(1) **hamstring** injury, (2) **hamstring** his effort

Physical therapy can be useful in rehabilitating a **hamstring** injury.

proximity

n. the state or quality of being near or close to something or someone in distance or time

synonym: nearness, closeness, vicinity

(1) **proximity** sensor,, (2) geographical **proximity**

The **proximity** of the two cities makes it easy to travel between them.

rev

n. a measure of the rate at which an engine or motor rotates, often expressed in revolutions per minute (RPM); (verb) to increase the number of rotations per minute

synonym: revolution, RPM, speed

(1) low- **rev** engine, (2) **rev** up the crowd

He stepped on the gas pedal, and the engine released a loud **rev**.

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.

Session 2: Spelling

1. act of sa____ge
n. the deliberate and malicious damage, destruction, or disruption of equipment, machinery, or other property, often by someone with a particular agenda or motive; the subversion of an organization or institution by secret agents or spies
2. a fatal in____y
n. harm done to a person's or an animal's body caused by an accident or an attack
3. rev_____ion project
n. the process of giving new life or energy to something
4. do li____se
adv. in the same way
5. a disability pe____n
n. a regular payment to a person made by the government or a private company that is intended to allow them to subsist without working
6. her de_____te screams
adj. feeling or showing a lack of hope and a willingness to do anything because of the problematic situation
7. per_____on of a stimulus
n. a belief, opinion, or image you have based on how you regard, understand, or interpret something; the ability to see, hear, or notice something through the senses
8. na____n-state
n. a large organized community of people living in a particular country or region and having a particular culture

ANSWERS: 1. sabotage, 2. injury, 3. revitalization, 4. likewise, 5. pension, 6. desperate, 7. perception, 8. nation

9. co_____e the scope of use *v.* to restrict the movement of someone or something
10. im_____nt communities *n.* a person who has come to a country where they were not born to live there permanently
11. hi_____hy of folders *n.* a system in which people or things are organized into different levels of importance from highest to lowest
12. co_____de that he is healthy *v.* to come to an end or close; to reach a judgment or opinion by reasoning
13. for_____re proceeding *n.* the legal process by which a lender repossesses and sells a property or asset due to the borrower's failure to meet loan payments; the act of taking control of or seizing property or assets to satisfy a debt
14. take a st____y job *adj.* firmly fixed, supported, or balanced; not shaking or moving
15. increase in the minimum w__e *n.* a particular amount of money that somebody earns, usually every week or every month, for work or services
16. an agg_____ve tumor *adj.* behaving in an angry, energetic, or threatening way towards another person; tending to spread quickly
17. pl_____nt odor *adj.* enjoyable, attractive, friendly, or agreeable
18. a period of ro_____on *n.* the action or process of moving in a circle around an axis or center
19. sa_____ge mission *n.* the deliberate and malicious damage, destruction, or disruption of equipment, machinery, or other property, often by someone with a particular agenda or motive; the subversion of an organization or institution by secret agents or spies

ANSWERS: 9. confine, 10. immigrant, 11. hierarchy, 12. conclude, 13. foreclosure, 14. steady, 15. wage, 16. aggressive, 17. pleasant, 18. rotation, 19. sabotage

20. corner of the pe____y area *n.* a punishment for violating a law, rule, or contract
21. b_t on a race *v.* to risk money on the result of an event or a competition, such as a race or game, to get more money; to have faith or confidence in something
22. p__r group *n.* a person who has the same age, status, or ability
23. pro_____us weather *adj.* successful financially or materially; bringing success or good fortune
24. ra___l and ethnic backgrounds *adj.* of or related to the race (= classification of humans into groups based on physical traits or social relations)
25. research on anti-ra___m *n.* prejudice, discrimination, or antagonism directed against a person or people based on their membership in a particular ethnic group, typically one that is a minority or marginalized
26. nat_____de network *adj.* extending throughout an entire nation
27. ba_____n into a severe political problem *n.* a small bag made of thin rubber or other light material that can be inflated with air or gas, used as a toy or as a decoration; (verb) to become inflated
28. st___y increase *adj.* firmly fixed, supported, or balanced; not shaking or moving
29. fixed-rate mo_____ge *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

ANSWERS: 20. penalty, 21. bet, 22. peer, 23. prosperous, 24. racial, 25. racism, 26. nationwide, 27. balloon, 28. steady, 29. mortgage

30. 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
31. an ad_____te of disarmament *n.* a person who supports or suggests an idea, development, or way of doing something
32. baseless pre_____on *n.* the act of claiming or asserting something, especially without good reason or without evidence; an unfounded or excessive claim or ambition
33. co_____ed of the idea *adj.* completely certain about something; having a strong belief or conviction in a particular religion
34. diagnosis of an_____y disorder *n.* a feeling of worry, nervousness, or unease about something that is happening or might happen in the future
35. a sonic b__m *n.* a sudden increase in economic activity, or a sudden happening that brings good fortune; a deep, loud, and prolonged sound
36. b__m in sales *n.* a sudden increase in economic activity, or a sudden happening that brings good fortune; a deep, loud, and prolonged sound
37. g__g member *n.* a group of people who organize and engage in criminal activity

ANSWERS: 30. policy, 31. advocate, 32. pretension, 33. convinced, 34. anxiety, 35. boom, 36. boom, 37. gang

38. co____de a meeting *v.* to come to an end or close; to reach a judgment or opinion by reasoning
39. legal des_____ion *n.* the action or process of eliminating segregation, typically of races or ethnic groups, in educational, social, or other institutions
40. d__m socially responsible *v.* to consider or decide something in a particular way
41. 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
42. nat_____de strike *adj.* extending throughout an entire nation
43. exercise re____e *n.* the organization, a system, or method that is the governing authority of a political unit
44. g__k enthusiast *n.* a person who is highly interested and knowledgeable about a particular subject or field, often to the point of being obsessed
45. de____e a question *v.* to make up someone's mind about something; to come to a conclusion or judgment after considering options
46. co_____e themselves solely *v.* to restrict the movement of someone or something
47. book w__k *n.* a person who is very interested in or knowledgeable about a particular subject, especially one regarded as dry or nerdy

ANSWERS: 38. conclude, 39. desegregation, 40. deem, 41. subprime, 42. nationwide, 43. regime, 44. geek, 45. decide, 46. confine, 47. wonk

48. to__c molecule *adj.* of or relating to or caused by a poison; poisonous
49. ad____e a cooperative relationship *v.* to go or move forward; to develop in a positive way
50. tr____on cubic feet *n.* the number 1,000,000,000,000; a million million
51. bo__t of his success *v.* to talk about someone's accomplishments, wealth, or abilities excessively with undue pride and self-satisfaction
52. re____k a marketing plan *v.* to consider again a plan, idea, etc., especially to change it
53. re____r approval ratings *v.* to return to a former condition, health, mind, or strength
54. avoid ste____pe *n.* a fixed and unvarying idea or image that people have about what someone or something is like, but which is often not true in reality and may cause hurt and offense
55. ze____um economics *adj.* referring to a situation in which an equal loss offsets each gain; describing a condition in which the total gains and losses balance to zero
56. in____e a feeling of curiosity *v.* to make somebody fill with the desire, confidence, or enthusiasm, especially to do something creative
57. c__b cakes *n.* a sea creature with two large claws and a flattened back (e.g., blue crab or king crab); a sour or grumpy person who is prone to complaining or criticizing

ANSWERS: 48. toxic, 49. advance, 50. trillion, 51. boast, 52. rethink, 53. recover, 54. stereotype, 55. zero-sum, 56. inspire, 57. crab

58. exposure to to__c chemicals *adj.* of or relating to or caused by a poison; poisonous
59. 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
60. pi_____nt the problem *v.* to locate or identify the exact position in space or time of something
61. education pol_____er *n.* a person in charge of or involved in developing action plans for a political party, business, etc.
62. international br_____ge *n.* the business of buying and selling goods or services on behalf of others, often for a commission or fee; the activity of acting as an intermediary or agent in negotiations or deals between two parties
63. a seafaring na____n *n.* a large organized community of people living in a particular country or region and having a particular culture
64. per ca____a sales *n.* a Latin word meaning "head," used to express the amount for each person; any head or headlike expansion on a structure, as on a bone
65. AI expert *n.* (abbreviation for artificial intelligence) the theory and development of computer systems capable of doing activities that would ordinarily need human intelligence, such as object recognition, speech recognition, decision-making, and language translation

ANSWERS: 58. toxic, 59. exchange, 60. pinpoint, 61. policymaker, 62. brokerage, 63. nation, 64. capita, 65. AI

66. d__m wrong or inappropriate *v.* to consider or decide something in a particular way
67. re_____ce existing debt *v.* to obtain a new loan or mortgage by paying off an existing loan or mortgage, often to take advantage of lower interest rates or better terms
68. public education ad_____tes *n.* a person who supports or suggests an idea, development, or way of doing something
69. historical he_____ge *n.* the culture and traditions that are passed down from previous generations
70. af____d a high travel cost *v.* to have enough money or time to be able to buy or do something
71. af____d to buy a new car *v.* to have enough money or time to be able to buy or do something
72. pr_____d plan *adj.* referring to something that has already been paid for in advance; paid for before it is used or received
73. liquid as__ts of the company *n.* something or someone that is useful or valuable quality, skill, etc.; valuable property
74. I don't care a c__p *n.* a small fragment of something broken off from the whole; a long and thin piece of potato fried in oil or fat
75. majority of his we____h *n.* a large amount of money, property, or other things that someone or an organization owns
76. the wine in giant o_k vats *n.* a large deciduous tree that is common in northern regions and produces small nuts called acorns

ANSWERS: 66. deem, 67. refinance, 68. advocate, 69. heritage, 70. afford, 71. afford, 72. prepaid, 73. asset, 74. chip, 75. wealth, 76. oak

77. de_____e a job offer *v.* to become gradually smaller, fewer, worse, etc.; to refuse to accept
78. re_____r a loss *v.* to return to a former condition, health, mind, or strength
79. re____e voluntarily *v.* to withdraw from one's position or occupation, especially because of age
80. the sy_____ic arteries *adj.* affecting or related to the whole of something, especially the human body or a society
81. de_____te attempt *adj.* feeling or showing a lack of hope and a willingness to do anything because of the problematic situation
82. telephone ca_____n campaign *n.* a phone or radio request for a person or group to report to a specified location or perform a designated role or task; a radio or television program that encourages listeners or viewers to call in with comments or questions or to participate in a discussion
83. is_____on booth *n.* the condition of being alone or lonely; the act or state of separation between persons or groups
84. promote bip_____an cooperation *adj.* involving or supported by both of the main political parties in a country
85. ha_____y decent job *adj.* in or at a point midway or an equal distance between two points
86. apply AI technology to art *n.* (abbreviation for artificial intelligence) the theory and development of computer systems capable of doing activities that would ordinarily need human intelligence, such as object recognition, speech recognition, decision-making, and language translation

ANSWERS: 77. decline, 78. recover, 79. retire, 80. systemic, 81. desperate, 82. call-in, 83. isolation, 84. bipartisan, 85. halfway, 86. AI

87. official sta_____cs *n.* the discipline that concerns the collection, organization, analysis, interpretation, and presentation of data
88. ex_____e account *n.* the money, time, or effort incurred or required for something
89. co_____al combination of funds *adj.* belonging to or used by a group rather than individuals; for common use
90. path of des_____on *n.* the act of causing so much damage to something
91. at_____de toward mistakes *n.* the way you think and feel about someone or something
92. ra_____t attitudes *adj.* characterized by or showing discrimination or prejudice against people of other races; (noun) a person with a prejudiced belief that one racial group is superior to others
93. an in_____ed balloon *adj.* swollen or blown up, especially with air or gas; excessively or unreasonably high
94. health 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
95. w____e with water *v.* to clean or dry something by rubbing with a piece of cloth or paper or one's hand and removing dirt, food, or liquid

ANSWERS: 87. statistics, 88. expense, 89. communal, 90. destruction, 91. attitude, 92. racist, 93. inflated, 94. policy, 95. wipe

96. frozen as__ts *n.* something or someone that is useful or valuable quality, skill, etc.; valuable property
97. reg____ry cells *adj.* having the power to control or restrict something such as business or industry according to rules or principles
98. accounting f__m *adj.* resolute or unwavering in decision-making or action; strong or secure in structure, make, or composition; reliable, trustworthy, or dependable; (noun) a business or company
99. please revise li____se *adv.* in the same way
100. make a pr__t *n.* money that is earned in business or by selling things after deducting the costs involved
101. mo____ge payment *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
102. ex___e rebellion *v.* to make someone feel suddenly enthusiastic or eager
103. pro____le trade *adj.* making or likely to make material gain or profit
104. le__y canopy *adj.* covered with or having many leaves; of or relating to plants that produce many leaves, especially those that are broad and flat

ANSWERS: 96. asset, 97. regulatory, 98. firm, 99. likewise, 100. profit, 101. mortgage, 102. excite, 103. profitable, 104. leafy

105. far-right ra___t *adj.* characterized by or showing discrimination or prejudice against people of other races; (noun) a person with a prejudiced belief that one racial group is superior to others
106. trigger a re_____on *n.* a response that reveals a person's feelings or attitude; (in chemistry) a process in which one or more substances are changed into others
107. systemic ra___m *n.* prejudice, discrimination, or antagonism directed against a person or people based on their membership in a particular ethnic group, typically one that is a minority or marginalized
108. chemical re_____on *n.* a response that reveals a person's feelings or attitude; (in chemistry) a process in which one or more substances are changed into others
109. sound very te_____ng *adj.* likely to attract or persuade someone to do something, especially something that may not be wise or safe
110. network adm_____tor *n.* a person or organization responsible for managing and directing the affairs of a business, institution, government agency, or other organization; someone who administers, regulates, or supervises
111. say a gr__e *n.* a quality of being pleasing, especially in appearance or manner; a temporary exemption, especially an extended period granted as a special favor; a short prayer of thanks before a meal

ANSWERS: 105. racist, 106. reaction, 107. racism, 108. reaction, 109. tempting, 110. administrator, 111. grace

112. at p__k hour *n.* the point to which something or someone is at its strongest, best, or most successful; the pointed top of a mountain
113. have a b__s toward socialism *n.* a strong feeling in favor of or against one group of people, an idea, or thing, often not based on fair judgment
114. di___e money equally *v.* to separate or cause to separate into parts or groups
115. re_____k the role of the manager *v.* to consider again a plan, idea, etc., especially to change it
116. a ba___l of beer *n.* a large round container made of wood, metal, or plastic, with flat ends and, usually, curved sides; one of several units of volume
117. sp___h water *v.* to cause liquid to scatter in irregular drops, especially with force
118. cr___s management *n.* a time of great disagreement, confusion, or danger when problems must be resolved or critical decisions must be taken
119. school adm_____tor *n.* a person or organization responsible for managing and directing the affairs of a business, institution, government agency, or other organization; someone who administers, regulates, or supervises
120. at_____de control *n.* the way you think and feel about someone or something

ANSWERS: 112. peak, 113. bias, 114. divide, 115. rethink, 116. barrel, 117. splash, 118. crisis, 119. administrator, 120. attitude

121. private eq___y firm *n.* the value of the shares issued by a company
122. have a whole m___s *n.* a state of confusion, dirtiness, or untidiness; (verb) to fail to do something or to make something dirty or untidy
123. su_____me market *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
124. ready to co_____se *v.* to fall down or give way suddenly, often after breaking apart
125. 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
126. financial cr___s *n.* a time of great disagreement, confusion, or danger when problems must be resolved or critical decisions must be taken
127. ad_____e the technology *v.* to go or move forward; to develop in a positive way
128. dis_____age small businesses *n.* a drawback or a negative aspect of something; (verb) to put someone or something in an unfavorable position
129. bo__t a long history *v.* to talk about someone's accomplishments, wealth, or abilities excessively with undue pride and self-satisfaction

ANSWERS: 121. equity, 122. mess, 123. subprime, 124. collapse, 125. ownership, 126. crisis, 127. advance, 128. disadvantage, 129. boast

130. ra___l prejudice *adj.* of or related to the race (= classification of humans into groups based on physical traits or social relations)
131. m__d allergy *n.* a hollow container used to give shape to liquid or soft substance, which then becomes solid in the same shape as the container; a soft, green, or gray growth that forms on stale food or objects exposed to warm, moist air for too long
132. low-r_v engine *n.* a measure of the rate at which an engine or motor rotates, often expressed in revolutions per minute (RPM); (verb) to increase the number of rotations per minute
133. material we___h *n.* a large amount of money, property, or other things that someone or an organization owns
134. an agg_____ve war *adj.* behaving in an angry, energetic, or threatening way towards another person; tending to spread quickly
135. the p__k current in the circuit *n.* the point to which something or someone is at its strongest, best, or most successful; the pointed top of a mountain
136. ex___e the crowd *v.* to make someone feel suddenly enthusiastic or eager
137. inf_____ure cost *n.* the basic systems, services, or features that are necessary for an organization or country, such as transport and power supplies

ANSWERS: 130. racial, 131. mold, 132. rev, 133. wealth, 134. aggressive, 135. peak, 136. excite, 137. infrastructure

138. the re____e camp *n.* a displaced person who has crossed national borders and who cannot or is unwilling to return home due to political, religious, or economic reasons or because of a war
139. a sw__t current of a river *adj.* happening, moving, or capable of moving quickly
140. re__t the proposal *v.* to refuse to accept, consider, or use something or someone
141. 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
142. contractual co____ge *n.* the reporting or news of an important event, sports, subject, etc.; the amount, range, area, or quality of something that something provides
143. annual re____e *n.* the income that a government receives from taxes or that a company earns from its business
144. pr____ty sensor, *n.* the state or quality of being near or close to something or someone in distance or time
145. mo__t a counterattack *v.* to increase, go up, or advance gradually or continuously; to prepare and supply with the necessary equipment for execution or performance; to ride on something or someone

ANSWERS: 138. refugee, 139. swift, 140. reject, 141. develop, 142. coverage, 143. revenue, 144. proximity, 145. mount

146. he____ge site *n.* the culture and traditions that are passed down from previous generations
147. ca____n show *n.* a phone or radio request for a person or group to report to a specified location or perform a designated role or task; a radio or television program that encourages listeners or viewers to call in with comments or questions or to participate in a discussion
148. di____e the cake into two pieces *v.* to separate or cause to separate into parts or groups
149. up____t my spirit *n.* the process of raising land to a higher elevation, or the result of this process; (verb) fill with high spirits
150. up____t mountains *n.* the process of raising land to a higher elevation, or the result of this process; (verb) fill with high spirits
151. change ri__y behavior *adj.* involving the possibility of danger, failure, or loss
152. sy____ic reforms of the organization *adj.* affecting or related to the whole of something, especially the human body or a society
153. keen per_____on *n.* a belief, opinion, or image you have based on how you regard, understand, or interpret something; the ability to see, hear, or notice something through the senses
154. p__r review *n.* a person who has the same age, status, or ability

ANSWERS: 146. heritage, 147. call-in, 148. divide, 149. uplift, 150. uplift, 151. risky, 152. systemic, 153. perception, 154. peer

155. d__t ceiling *n.* something, especially money, goods, or services owed by one person to another; the state of owing something
156. W__e off dirt *v.* to clean or dry something by rubbing with a piece of cloth or paper or one's hand and removing dirt, food, or liquid
157. pi_____nt signs of manipulation *v.* to locate or identify the exact position in space or time of something
158. top of the hi_____hy *n.* a system in which people or things are organized into different levels of importance from highest to lowest
159. public pe_____n funds *n.* a regular payment to a person made by the government or a private company that is intended to allow them to subsist without working
160. \$30 a ba____l *n.* a large round container made of wood, metal, or plastic, with flat ends and, usually, curved sides; one of several units of volume
161. full-co_____ge insurance *n.* the reporting or news of an important event, sports, subject, etc.; the amount, range, area, or quality of something that something provides
162. dr__n water from the swamp *v.* to empty or dry something by removing the liquid from it
163. a gr__d meal *adj.* important and large in size, scope, or extent
164. gr__d bargain *adj.* important and large in size, scope, or extent

ANSWERS: 155. debt, 156. wipe, 157. pinpoint, 158. hierarchy, 159. pension, 160. barrel, 161. coverage, 162. drain, 163. grand, 164. grand

165. a c__p of wood *n.* a small fragment of something broken off from the whole; a long and thin piece of potato fried in oil or fat
166. ha_____ng injury *n.* a group of three muscles located on the back of the thigh that are responsible for flexing the knee joint and extending the hip joint; (verb) to impair or disable someone or something by damaging their effectiveness, strength, or power, particularly in a way that restricts movement or agility
167. death pe_____y *n.* a punishment for violating a law, rule, or contract
168. the dis_____age of a plan *n.* a drawback or a negative aspect of something; (verb) to put someone or something in an unfavorable position
169. a pro_____le job *adj.* making or likely to make material gain or profit
170. a motorcycle g__g *n.* a group of people who organize and engage in criminal activity
171. airplane g__k *n.* a person who is highly interested and knowledgeable about a particular subject or field, often to the point of being obsessed
172. dis_____ate against women employees *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
173. regional pol_____er *n.* a person in charge of or involved in developing action plans for a political party, business, etc.

ANSWERS: 165. chip, 166. hamstring, 167. penalty, 168. disadvantage, 169. profitable, 170. gang, 171. geek, 172. discriminate, 173. policymaker

174. the ex_____re of a fraud *n.* the state of being in a particular situation or place where there is no protection from or guarantee to something harmful; the disclosure of something secret
175. the cr_____or's claims *n.* a person, company, etc. to whom a debtor owes money
176. former co_____ue *n.* one of a group of a coworker, especially in a profession or a business
177. unpaid w___es *n.* a particular amount of money that somebody earns, usually every week or every month, for work or services
178. global re_____e crisis *n.* a displaced person who has crossed national borders and who cannot or is unwilling to return home due to political, religious, or economic reasons or because of a war
179. ba_____re spectacularly *v.* to have an opposite and undesirable effect to what was intended; to make a sudden noise like an explosion
180. sp___h everywhere *v.* to cause liquid to scatter in irregular drops, especially with force
181. tr_____te a document into English *v.* to convert or change words into another language
182. the stock market co_____sed *v.* to fall down or give way suddenly, often after breaking apart
183. te_____ng offer *adj.* likely to attract or persuade someone to do something, especially something that may not be wise or safe

ANSWERS: 174. exposure, 175. creditor, 176. colleague, 177. wage, 178. refugee, 179. backfire, 180. splash, 181. translate, 182. collapse, 183. tempting

184. pro_____us nation *adj.* successful financially or materially; bringing success or good fortune
185. deep-rooted pr_____ce *n.* a thought or feeling that is unfair and makes no sense, mainly when it is formed without enough thought or knowledge
186. energy sh_____ll *n.* the amount by which something falls short of its target or goal; a deficit or shortage in quantity, quality, or standards
187. get into a m__s *n.* a state of confusion, dirtiness, or untidiness; (verb) to fail to do something or to make something dirty or untidy
188. IT inf_____ure *n.* the basic systems, services, or features that are necessary for an organization or country, such as transport and power supplies
189. 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
190. without in___y *n.* harm done to a person's or an animal's body caused by an accident or an attack
191. mo__t a hill *v.* to increase, go up, or advance gradually or continuously; to prepare and supply with the necessary equipment for execution or performance; to ride on something or someone
192. co_____ed criminal *adj.* completely certain about something; having a strong belief or conviction in a particular religion

ANSWERS: 184. prosperous, 185. prejudice, 186. shortfall, 187. mess, 188. infrastructure, 189. investigate, 190. injury, 191. mount, 192. convinced

193. enormous ex_____es *n.* the money, time, or effort incurred or required for something
194. rev_____ion of humanity *n.* the process of giving new life or energy to something
195. a southern ex_____re *n.* the state of being in a particular situation or place where there is no protection from or guarantee to something harmful; the disclosure of something secret
196. property 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
197. b__s against a big company *n.* a strong feeling in favor of or against one group of people, an idea, or thing, often not based on fair judgment
198. de_____e in quality *v.* to become gradually smaller, fewer, worse, etc.; to refuse to accept
199. many tr_____ons of dollars *n.* the number 1,000,000,000,000; a million million
200. geographical pr_____ty *n.* the state or quality of being near or close to something or someone in distance or time
201. major pa_____gm shift *n.* a standard or typical example of something; a pattern or model
202. collaborate with co_____ues *n.* one of a group of a coworker, especially in a profession or a business
203. ba_____n ride *n.* a small bag made of thin rubber or other light material that can be inflated with air or gas, used as a toy or as a decoration; (verb) to become inflated

ANSWERS: 193. expense, 194. revitalization, 195. exposure, 196. ownership, 197. bias, 198. decline, 199. trillion, 200. proximity, 201. paradigm, 202. colleague, 203. balloon

204. fight vi__l infections *adj.* relating to or caused by a virus
205. tech w__k *n.* a person who is very interested in or knowledgeable about a particular subject, especially one regarded as dry or nerdy
206. end of the gr__e period *n.* a quality of being pleasing, especially in appearance or manner; a temporary exemption, especially an extended period granted as a special favor; a short prayer of thanks before a meal
207. ha_____ng his effort *n.* a group of three muscles located on the back of the thigh that are responsible for flexing the knee joint and extending the hip joint; (verb) to impair or disable someone or something by damaging their effectiveness, strength, or power, particularly in a way that restricts movement or agility
208. color pr_____ce *n.* a thought or feeling that is unfair and makes no sense, mainly when it is formed without enough thought or knowledge
209. city co_____l election *n.* a group of people who have been elected or appointed to make decisions or give advice on a particular subject or in a particular place
210. ha_____y through my journey *adj.* in or at a point midway or an equal distance between two points
211. an im_____nt from the country *n.* a person who has come to a country where they were not born to live there permanently

ANSWERS: 204. viral, 205. wonk, 206. grace, 207. hamstring, 208. prejudice, 209. council, 210. halfway, 211. immigrant

212. su___r a setback *v.* to experience pain, distress, or hardship; to undergo or endure something painful or unpleasant
213. b_t my future *v.* to risk money on the result of an event or a competition, such as a race or game, to get more money; to have faith or confidence in something
214. a ri__y enterprise *adj.* involving the possibility of danger, failure, or loss
215. des_____ion plan *n.* the action or process of eliminating segregation, typically of races or ethnic groups, in educational, social, or other institutions
216. bip_____an agreement *adj.* involving or supported by both of the main political parties in a country
217. eq___y capital market *n.* the value of the shares issued by a company
218. other co_____l members *n.* a group of people who have been elected or appointed to make decisions or give advice on a particular subject or in a particular place
219. f__m grip *adj.* resolute or unwavering in decision-making or action; strong or secure in structure, make, or composition; reliable, trustworthy, or dependable; (noun) a business or company
220. a puppet re___e *n.* the organization, a system, or method that is the governing authority of a political unit

ANSWERS: 212. suffer, 213. bet, 214. risky, 215. desegregation, 216. bipartisan, 217. equity, 218. council, 219. firm, 220. regime

221. compliance with reg_____ry requirements
adj. having the power to control or restrict something such as business or industry according to rules or principles
222. cultural pa_____gm
n. a standard or typical example of something; a pattern or model
223. unc_____nal violation
adj. not in accordance with the constitution (= the set of fundamental principles or established precedents) of a country or state
224. gross pr____t
n. money that is earned in business or by selling things after deducting the costs involved
225. pl_____nt news
adj. enjoyable, attractive, friendly, or agreeable
226. 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
227. unc_____nal action
adj. not in accordance with the constitution (= the set of fundamental principles or established precedents) of a country or state
228. the country's is _____on
n. the condition of being alone or lonely; the act or state of separation between persons or groups
229. a casting m__d
n. a hollow container used to give shape to liquid or soft substance, which then becomes solid in the same shape as the container; a soft, green, or gray growth that forms on stale food or objects exposed to warm, moist air for too long

ANSWERS: 221. regulatory, 222. paradigm, 223. unconstitutional, 224. profit, 225. pleasant, 226. develop, 227. unconstitutional, 228. isolation, 229. mold

230. sta_____cs for cancer *n.* the discipline that concerns the collection, organization, analysis, interpretation, and presentation of data
231. r_v up the crowd *n.* a measure of the rate at which an engine or motor rotates, often expressed in revolutions per minute (RPM); (verb) to increase the number of rotations per minute
232. old o_k trees *n.* a large deciduous tree that is common in northern regions and produces small nuts called acorns
233. negative ste_____pes *n.* a fixed and unvarying idea or image that people have about what someone or something is like, but which is often not true in reality and may cause hurt and offense
234. for_____re crisis *n.* the legal process by which a lender repossesses and sells a property or asset due to the borrower's failure to meet loan payments; the act of taking control of or seizing property or assets to satisfy a debt
235. v__n hope *adj.* having an excessively high opinion of oneself; excessively concerned with one's appearance or achievements; producing no result or effect, or being unsuccessful
236. in___t capital *v.* to put money, effort, time, etc. into something to make a profit or achieve a result

ANSWERS: 230. statistics, 231. rev, 232. oak, 233. stereotype, 234. foreclosure, 235. vain, 236. invest

237. v__n pursuit *adj.* having an excessively high opinion of oneself; excessively concerned with one's appearance or achievements; producing no result or effect, or being unsuccessful
238. job ro____on *n.* the action or process of moving in a circle around an axis or center
239. 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
240. an____y for knowledge *n.* a feeling of worry, nervousness, or unease about something that is happening or might happen in the future
241. ec____y class *n.* the system by which a country or region produces manages, and distributes goods and services, including the money and finances involved in these activities; (of an airline) the lowest-priced, most basic option for seating in commercial travel
242. dr__n excess liquid *v.* to empty or dry something by removing the liquid from it
243. surgical ins_____nts *n.* an object used to make musical sounds, such as a piano, guitar, or drum; a tool or device used for a specific activity, particularly in specialist or scientific work
244. musical ins_____nts *n.* an object used to make musical sounds, such as a piano, guitar, or drum; a tool or device used for a specific activity, particularly in specialist or scientific work

ANSWERS: 237. vain, 238. rotation, 239. investigate, 240. anxiety, 241. economy, 242. drain, 243. instrument, 244. instrument

245. production sh_____ll *n.* the amount by which something falls short of its target or goal; a deficit or shortage in quantity, quality, or standards
246. pr_____ge of membership *n.* a special right or advantage that only one person or group of people has, usually because they are rich and powerful in a society
247. tax re_____e *n.* the income that a government receives from taxes or that a company earns from its business
248. id_____fy handwriting *v.* to recognize someone or something and say or prove who or what they are
249. bankrupt cr_____or *n.* a person, company, etc. to whom a debtor owes money
250. re_____e after four terms *v.* to withdraw from one's position or occupation, especially because of age
251. feel com_____on for the poor *n.* a strong feeling of sympathy and sadness for another's suffering or bad luck
252. 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
253. mortgage br_____ge *n.* the business of buying and selling goods or services on behalf of others, often for a commission or fee; the activity of acting as an intermediary or agent in negotiations or deals between two parties

ANSWERS: 245. shortfall, 246. privilege, 247. revenue, 248. identify, 249. creditor, 250. retire, 251. compassion, 252. decide, 253. brokerage

254. de____yed evidence *v.* to ruin or damage severely or completely; to eradicate or eliminate completely
255. have com_____on toward the accident *n.* a strong feeling of sympathy and sadness for another's suffering or bad luck
256. co_____al swimming pool *adj.* belonging to or used by a group rather than individuals; for common use
257. le__y suburbs *adj.* covered with or having many leaves; of or relating to plants that produce many leaves, especially those that are broad and flat
258. re____t all imperfect merchandise *v.* to refuse to accept, consider, or use something or someone
259. re_____d communities *v.* to build again or anew
260. detect a vi__l code *adj.* relating to or caused by a virus
261. tr_____te the emotion to a movement *v.* to convert or change words into another language
262. ba_____re big time *v.* to have an opposite and undesirable effect to what was intended; to make a sudden noise like an explosion
263. rec_____on of the homeland *n.* the activity that renews your health and spirits by enjoyment and relaxation; the act or process of making something that existed in the past exists or seems to exist again in a different time or place
264. 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

ANSWERS: 254. destroy, 255. compassion, 256. communal, 257. leafy, 258. reject, 259. rebuild, 260. viral, 261. translate, 262. backfire, 263. recreation, 264. exchange

265. outdoor rec_____on *n.* the activity that renews your health and spirits by enjoyment and relaxation; the act or process of making something that existed in the past exists or seems to exist again in a different time or place
266. dis_____ate between different things *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
267. a breach of pr_____ge *n.* a special right or advantage that only one person or group of people has, usually because they are rich and powerful in a society
268. in_____e him to write a novel *v.* to make somebody fill with the desire, confidence, or enthusiasm, especially to do something creative
269. id_____fy gene sequences *v.* to recognize someone or something and say or prove who or what they are
270. the agricultural yield per ca_____a *n.* a Latin word meaning "head," used to express the amount for each person; any head or headlike expansion on a structure, as on a bone
271. in_____t in stocks *v.* to put money, effort, time, etc. into something to make a profit or achieve a result
272. pr_____d card *adj.* referring to something that has already been paid for in advance; paid for before it is used or received
273. re_____d a company *v.* to build again or anew

ANSWERS: 265. recreation, 266. discriminate, 267. privilege, 268. inspire, 269. identify, 270. capita, 271. invest, 272. prepaid, 273. rebuild

274. su___r bad grades *v.* to experience pain, distress, or hardship; to undergo or endure something painful or unpleasant
275. cyclonic des_____on *n.* the act of causing so much damage to something
276. de_____y the ecosystem *v.* to ruin or damage severely or completely; to eradicate or eliminate completely
277. corporate d__t *n.* something, especially money, goods, or services owed by one person to another; the state of owing something
278. re_____ce loan *v.* to obtain a new loan or mortgage by paying off an existing loan or mortgage, often to take advantage of lower interest rates or better terms
279. 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
280. c__b legs *n.* a sea creature with two large claws and a flattened back (e.g., blue crab or king crab); a sour or grumpy person who is prone to complaining or criticizing
281. in_____ed prices *adj.* swollen or blown up, especially with air or gas; excessively or unreasonably high
282. take sw__t action *adj.* happening, moving, or capable of moving quickly

ANSWERS: 274. suffer, 275. destruction, 276. destroy, 277. debt, 278. refinance, 279. economy, 280. crab, 281. inflated, 282. swift

283. pre_____on to authority

n. the act of claiming or asserting something, especially without good reason or without evidence; an unfounded or excessive claim or ambition

284. ze_____um mentality

adj. referring to a situation in which an equal loss offsets each gain; describing a condition in which the total gains and losses balance to zero

ANSWERS: 283. pretension, 284. zero-sum

Session 3: Fill in the Blanks

1. The _____ of Japan is known for its unique culture and advanced technology.
n. a large organized community of people living in a particular country or region and having a particular culture

2. That incident led to his _____.
n. the condition of being alone or lonely; the act or state of separation between persons or groups

3. They are planning to _____ the house after the fire.
v. to build again or anew

4. The company experienced a significant financial _____ last quarter.
n. the amount by which something falls short of its target or goal; a deficit or shortage in quantity, quality, or standards

5. He was a computer _____ and spent all his free time coding.
n. a person who is highly interested and knowledgeable about a particular subject or field, often to the point of being obsessed

6. 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

7. This community is free of social _____.
n. a thought or feeling that is unfair and makes no sense, mainly when it is formed without enough thought or knowledge

ANSWERS: 1. nation, 2. isolation, 3. rebuild, 4. shortfall, 5. geek, 6. subprime, 7. prejudice

8. Basketball is their usual _____ after school.
- n.* the activity that renews your health and spirits by enjoyment and relaxation; the act or process of making something that existed in the past exists or seems to exist again in a different time or place
9. The Prohibition amendment made bootlegging _____.
- adj.* making or likely to make material gain or profit
10. The street _____ was known for its violent behavior.
- n.* a group of people who organize and engage in criminal activity
11. The building was _____ in the fire and had to be rebuilt.
- v.* to ruin or damage severely or completely; to eradicate or eliminate completely
12. The scandal received widespread media _____.
- n.* the reporting or news of an important event, sports, subject, etc.; the amount, range, area, or quality of something that something provides
13. The long _____ to the air tarnished the antique tableware.
- n.* the state of being in a particular situation or place where there is no protection from or guarantee to something harmful; the disclosure of something secret
14. His _____ of being a gourmet were quickly exposed when he could not identify basic herbs and spices.
- n.* the act of claiming or asserting something, especially without good reason or without evidence; an unfounded or excessive claim or ambition
15. Physical therapy can be useful in rehabilitating a _____ injury.
- n.* a group of three muscles located on the back of the thigh that are responsible for flexing the knee joint and extending the hip joint; (verb) to impair or disable someone or something by damaging their effectiveness, strength, or power, particularly in a way that restricts movement or agility

ANSWERS: 8. recreation, 9. profitable, 10. gang, 11. destroyed, 12. coverage, 13. exposure, 14. pretensions, 15. hamstring

16. Can you _____ 123321 by eleven?

v. to separate or cause to separate into parts or groups

17. The chocolate cake was too _____ for me to resist.

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

18. 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

19. The lawyer was reinstated after paying the _____.

n. a punishment for violating a law, rule, or contract

20. He became in _____ after losing his job.

n. something, especially money, goods, or services owed by one person to another; the state of owing something

21. The hotel's staff is very _____ and efficient.

adj. enjoyable, attractive, friendly, or agreeable

22. My accidental _____ got better right away.

n. harm done to a person's or an animal's body caused by an accident or an attack

23. The old oak tree stood with _____ and majesty in the park's center.

n. a quality of being pleasing, especially in appearance or manner; a temporary exemption, especially an extended period granted as a special favor; a short prayer of thanks before a meal

ANSWERS: 16. divide, 17. tempting, 18. investigated, 19. penalty, 20. debt, 21. pleasant, 22. injury, 23. grace

24. GDP per _____ shrunk by almost 10 percent for the third consecutive year.
- n.* a Latin word meaning "head," used to express the amount for each person; any head or headlike expansion on a structure, as on a bone
25. 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
26. The community warmly welcomed the _____.
- n.* a displaced person who has crossed national borders and who cannot or is unwilling to return home due to political, religious, or economic reasons or because of a war
27. 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
28. This business yields little _____.
- n.* money that is earned in business or by selling things after deducting the costs involved
29. The political _____ analyzed every detail of the debate.
- n.* a person who is very interested in or knowledgeable about a particular subject, especially one regarded as dry or nerdy
30. He stepped on the gas pedal, and the engine released a loud _____.
- n.* a measure of the rate at which an engine or motor rotates, often expressed in revolutions per minute (RPM); (verb) to increase the number of rotations per minute

ANSWERS: 24. capita, 25. decide, 26. refugees, 27. suffers, 28. profit, 29. wonk, 30. rev

31. The _____ of the two cities makes it easy to travel between them.
- n.* the state or quality of being near or close to something or someone in distance or time
32. One light year is nearly 6 _____ miles.
- n.* the number 1,000,000,000,000; a million million
33. 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
34. Mushrooms and _____ are fungi.
- n.* a hollow container used to give shape to liquid or soft substance, which then becomes solid in the same shape as the container; a soft, green, or gray growth that forms on stale food or objects exposed to warm, moist air for too long
35. _____ the text from Italian into English.
- v.* to convert or change words into another language
36. I asked the lawyer to initiate _____ negotiations for voluntary liquidation.
- n.* a person, company, etc. to whom a debtor owes money
37. There was a chemical _____ of the lime with the groundwater.
- n.* a response that reveals a person's feelings or attitude; (in chemistry) a process in which one or more substances are changed into others

ANSWERS: 31. proximity, 32. trillion, 33. policy, 34. mold, 35. Translate, 36. creditor, 37. reaction

38. Scientific knowledge will _____ significantly with the power of AI.
v. to go or move forward; to develop in a positive way
39. This graph indicates the city's tourism _____ over five years.
n. the income that a government receives from taxes or that a company earns from its business
40. 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
41. This year's _____ gathering will be held in Canada.
adj. important and large in size, scope, or extent
42. Regarding earthquakes, some commercial buildings were _____ unsafe.
v. to consider or decide something in a particular way
43. The public is _____ that the prime minister has committed fraud.
adj. completely certain about something; having a strong belief or conviction in a particular religion
44. The company decided to invest in a _____ industry.
adj. successful financially or materially; bringing success or good fortune
45. The _____ of the Earth causes day and night.
n. the action or process of moving in a circle around an axis or center

ANSWERS: 38. advance, 39. revenue, 40. exchange, 41. grand, 42. deemed, 43. convinced, 44. prosperous, 45. rotation

46. A lack of education can be a significant _____ in today's job market.
n. a drawback or a negative aspect of something; (verb) to put someone or something in an unfavorable position
47. _____ elections were held in several European countries.
adj. belonging to or used by a group rather than individuals; for common use
48. In some sports, such as tennis, the competition is a _____ game, with only one player able to win each match.
adj. referring to a situation in which an equal loss offsets each gain; describing a condition in which the total gains and losses balance to zero
49. 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
50. The _____ comments made by the politician caused widespread condemnation.
adj. characterized by or showing discrimination or prejudice against people of other races; (noun) a person with a prejudiced belief that one racial group is superior to others
51. His _____ continued to rise as his skills improved.
n. a particular amount of money that somebody earns, usually every week or every month, for work or services
52. The neighborhood is known for its _____ trees and verdant gardens.
adj. covered with or having many leaves; of or relating to plants that produce many leaves, especially those that are broad and flat

ANSWERS: 46. disadvantage, 47. Communal, 48. zero-sum, 49. boom, 50. racist, 51. wages, 52. leafy

53. The _____ demonstrate that poverty and unemployment are genuine problems.
- n.* the discipline that concerns the collection, organization, analysis, interpretation, and presentation of data
54. One rotten apple spoils the whole _____.
- n.* a large round container made of wood, metal, or plastic, with flat ends and, usually, curved sides; one of several units of volume
55. They _____ pictures on the paper in preparation for the birthday card.
- v.* to increase, go up, or advance gradually or continuously; to prepare and supply with the necessary equipment for execution or performance; to ride on something or someone
56. I need to contact a _____ firm to help me invest my money.
- n.* the business of buying and selling goods or services on behalf of others, often for a commission or fee; the activity of acting as an intermediary or agent in negotiations or deals between two parties
57. Police received a report of illegal _____ in the area.
- n.* a person who has come to a country where they were not born to live there permanently
58. Please _____ your sweat with this towel.
- v.* to clean or dry something by rubbing with a piece of cloth or paper or one's hand and removing dirt, food, or liquid
59. The family faced _____ on their home after falling behind on mortgage payments.
- n.* the legal process by which a lender repossesses and sells a property or asset due to the borrower's failure to meet loan payments; the act of taking control of or seizing property or assets to satisfy a debt

ANSWERS: 53. statistics, 54. barrel, 55. mounted, 56. brokerage, 57. immigrants, 58. wipe, 59. foreclosure

60. She researched gender _____ in politics.

- n.* a strong feeling in favor of or against one group of people, an idea, or thing, often not based on fair judgment

61. She had the _____ that work was fun.

- n.* the way you think and feel about someone or something

62. He is in _____ searching for a new job since he has no experience in the field.

- adj.* having an excessively high opinion of oneself; excessively concerned with one's appearance or achievements; producing no result or effect, or being unsuccessful

63. Her voice was _____ yet ever the last words fell lingeringly.

- adj.* happening, moving, or capable of moving quickly

64. The radio program allowed listeners to participate in the discussion through a _____ segment.

- n.* a phone or radio request for a person or group to report to a specified location or perform a designated role or task; a radio or television program that encourages listeners or viewers to call in with comments or questions or to participate in a discussion

65. This electronic _____ is required to undergo periodic inspections to ensure precision.

- n.* an object used to make musical sounds, such as a piano, guitar, or drum; a tool or device used for a specific activity, particularly in specialist or scientific work

66. He was _____ when he lost all his money by gambling.

- adj.* feeling or showing a lack of hope and a willingness to do anything because of the problematic situation

ANSWERS: 60. bias, 61. attitude, 62. vain, 63. swift, 64. call-in, 65. instrument, 66. desperate

67. She has taken a step up in the organizational _____.
- n.* a system in which people or things are organized into different levels of importance from highest to lowest
68. As people age, their digestive capacity also gradually _____.
- v.* to become gradually smaller, fewer, worse, etc.; to refuse to accept
69. Push the button and let the water _____ away.
- v.* to empty or dry something by removing the liquid from it
70. I want to _____ my mortgage to get a lower interest rate.
- v.* to obtain a new loan or mortgage by paying off an existing loan or mortgage, often to take advantage of lower interest rates or better terms
71. An _____ tide wrecked the ship.
- adj.* behaving in an angry, energetic, or threatening way towards another person; tending to spread quickly
72. 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
73. Large ____ trees cast a shadow in the garden.
- n.* a large deciduous tree that is common in northern regions and produces small nuts called acorns
74. I bought a _____ cell phone because I didn't want to be tied to a contract.
- adj.* referring to something that has already been paid for in advance; paid for before it is used or received

ANSWERS: 67. hierarchy, 68. declines, 69. drain, 70. refinance, 71. aggressive, 72. invest, 73. oak, 74. prepaid

75. 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
76. Aging societies tend to require huge costs for _____ maintenance.
- n.* the basic systems, services, or features that are necessary for an organization or country, such as transport and power supplies
77. The ____ deadline for submitting the project is tomorrow, so we need to work efficiently to finish on time.
- adj.* resolute or unwavering in decision-making or action; strong or secure in structure, make, or composition; reliable, trustworthy, or dependable; (noun) a business or company
78. The unique style of this martial arts _____ many action film producers.
- v.* to make somebody fill with the desire, confidence, or enthusiasm, especially to do something creative
79. This radar quickly _____ the position of the enemy.
- v.* to locate or identify the exact position in space or time of something
80. The animal was _____ in a small cage.
- v.* to restrict the movement of someone or something
81. Totalitarian _____ are less likely to innovate because they deprive individuals of economic incentives.
- n.* the organization, a system, or method that is the governing authority of a political unit

ANSWERS: 75. mortgage, 76. infrastructure, 77. firm, 78. inspired, 79. pinpoints, 80. confined, 81. regimes

82. We _____ a cease-fire.

v. to come to an end or close; to reach a judgment or opinion by reasoning

83. It is extremely _____ to sail in such a storm.

adj. involving the possibility of danger, failure, or loss

84. The evolution of processors has dramatically improved the performance of ____.

n. (abbreviation for artificial intelligence) the theory and development of computer systems capable of doing activities that would ordinarily need human intelligence, such as object recognition, speech recognition, decision-making, and language translation

85. The company's decision to lay off a large number of employees _____ as it led to a decrease in productivity.

v. to have an opposite and undesirable effect to what was intended; to make a sudden noise like an explosion

86. The athlete's ego became _____ by their success.

adj. swollen or blown up, especially with air or gas; excessively or unreasonably high

87. We have to _____ our company's product lineup for further growth.

v. to consider again a plan, idea, etc., especially to change it

88. The patient's vital signs are _____ indicating a stable condition.

adj. firmly fixed, supported, or balanced; not shaking or moving

89. _____ 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

ANSWERS: 82. concluded, 83. risky, 84. AI, 85. backfired, 86. inflated, 87. rethink, 88. steady, 89. Advocates

90. The legislation was passed with _____ support from both parties.

adj. involving or supported by both of the main political parties in a country

91. 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

92. _____ struggle to develop various laws and regulations to address international trade conflicts.

n. a person in charge of or involved in developing action plans for a political party, business, etc.

93. After working for the company for 30 years, she decided to _____ from her job.

v. to withdraw from one's position or occupation, especially because of age

94. A sense of humor is an invaluable _____ in this job.

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

95. He is tall and _____ strong.

adv. in the same way

96. This device can more accurately detect _____ pathogens.

adj. relating to or caused by a virus

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

n. the value of the shares issued by a company

ANSWERS: 90. bipartisan, 91. ownership, 92. Policymakers, 93. retire, 94. asset, 95. likewise, 96. viral, 97. equity

98. A minor _____ conflict later led to a civil war.

adj. of or related to the race (= classification of humans into groups based on physical traits or social relations)

99. 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

100. 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

101. The company _____ the job candidate's application due to a lack of experience.

v. to refuse to accept, consider, or use something or someone

102. The _____ inequality was unavoidable.

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

103. Because of the country's poor economic prospects, the number of _____ defaulters has been increasing.

n. a regular payment to a person made by the government or a private company that is intended to allow them to subsist without working

104. This is a _____ campaign to recruit women into trade unions.

adj. extending throughout an entire nation

ANSWERS: 98. racial, 99. discriminate, 100. economy, 101. rejected, 102. wealth, 103. pension, 104. nationwide

105. Among young people, _____ pressure can be pretty influential.

n. a person who has the same age, status, or ability

106. We can use this campaign as a bargaining _____ in the negotiations.

n. a small fragment of something broken off from the whole; a long and thin piece of potato fried in oil or fat

107. 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

108. This chemical compound is a thousand-fold more _____.

adj. of or relating to or caused by a poison; poisonous

109. He made a frightful _____ in his room.

n. a state of confusion, dirtiness, or untidiness; (verb) to fail to do something or to make something dirty or untidy

110. In the Middle Ages, the right to hunt in the wild was the _____ of royalty and nobility.

n. a special right or advantage that only one person or group of people has, usually because they are rich and powerful in a society

111. The roof finally _____ after three days and three nights of heavy snowfall.

v. to fall down or give way suddenly, often after breaking apart

112. The famous restaurant stands _____ up the hill.

adj. in or at a point midway or an equal distance between two points

ANSWERS: 105. peer, 106. chip, 107. develop, 108. toxic, 109. mess, 110. privilege, 111. collapsed, 112. halfway

113. The university's _____ announced new policies regarding campus safety.
- n.* a person or organization responsible for managing and directing the affairs of a business, institution, government agency, or other organization; someone who administers, regulates, or supervises
114. The extinction of several subspecies has been linked to climate change and habitat _____.
- n.* the act of causing so much damage to something
115. The city _____ voted to approve the new development project.
- n.* a group of people who have been elected or appointed to make decisions or give advice on a particular subject or in a particular place
116. The _____ of the downtown area brought new life to the community.
- n.* the process of giving new life or energy to something
117. The _____ in the stock market has been a relief to investors.
- n.* the process of raising land to a higher elevation, or the result of this process; (verb) fill with high spirits
118. He is a man admired for the depth of his _____.
- n.* a belief, opinion, or image you have based on how you regard, understand, or interpret something; the ability to see, hear, or notice something through the senses
119. This town _____ a national park.
- v.* to talk about someone's accomplishments, wealth, or abilities excessively with undue pride and self-satisfaction

ANSWERS: 113. administrator, 114. destruction, 115. council, 116. revitalization, 117. uplift, 118. perception, 119. boasts

120. The law was determined to be _____ by the court.

adj. not in accordance with the constitution (= the set of fundamental principles or established precedents) of a country or state

121. The satellite _____ slowly ascended into the sky.

n. a small bag made of thin rubber or other light material that can be inflated with air or gas, used as a toy or as a decoration; (verb) to become inflated

122. His infinite love and _____ for everyone never weary.

n. a strong feeling of sympathy and sadness for another's suffering or bad luck

123. This measurement aims to reduce traffic at _____ periods.

n. the point to which something or someone is at its strongest, best, or most successful; the pointed top of a mountain

124. 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

125. The mountain was _____ with snow.

v. to cause liquid to scatter in irregular drops, especially with force

126. The news of her promotion _____ her.

v. to make someone feel suddenly enthusiastic or eager

127. 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

128. I _____ that you know it.

v. to risk money on the result of an event or a competition, such as a race or game, to get more money; to have faith or confidence in something

ANSWERS: 120. unconstitutional, 121. balloon, 122. compassion, 123. peak, 124. regulatory, 125. splashed, 126. excited, 127. identify, 128. bet

129. Changing _____ about LGBTQ requires considerable effort.
- n.* a fixed and unvarying idea or image that people have about what someone or something is like, but which is often not true in reality and may cause hurt and offense
130. The school's lack of diversity was a clear indication of the _____ present in the community.
- n.* prejudice, discrimination, or antagonism directed against a person or people based on their membership in a particular ethnic group, typically one that is a minority or marginalized
131. The _____ of the factory's equipment caused significant damage.
- n.* the deliberate and malicious damage, destruction, or disruption of equipment, machinery, or other property, often by someone with a particular agenda or motive; the subversion of an organization or institution by secret agents or spies
132. She waited for her daughter with _____.
- n.* a feeling of worry, nervousness, or unease about something that is happening or might happen in the future
133. 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
134. She is still _____ from a shot to her shoulder.
- v.* to return to a former condition, health, mind, or strength
135. He cannot _____ a holiday.
- v.* to have enough money or time to be able to buy or do something

ANSWERS: 129. stereotypes, 130. racism, 131. sabotage, 132. anxiety, 133. crisis, 134. recovering, 135. afford

136. I ordered a plate of fresh _____ at the seafood restaurant.
- n.* a sea creature with two large claws and a flattened back (e.g., blue crab or king crab); a sour or grumpy person who is prone to complaining or criticizing
137. This vaccine causes mild _____ side effects.
- adj.* affecting or related to the whole of something, especially the human body or a society
138. The _____ of the city is reflected in its architecture.
- n.* the culture and traditions that are passed down from previous generations
139. He postulated a completely different _____ to explain all these phenomena.
- n.* a standard or typical example of something; a pattern or model
140. I decided to seek counseling on the advice of my _____.
- n.* one of a group of a coworker, especially in a profession or a business
141. _____ of schools was a major social issue in the 1960s.
- n.* the action or process of eliminating segregation, typically of races or ethnic groups, in educational, social, or other institutions
142. For this project to be successful, we must control _____ strictly.
- n.* the money, time, or effort incurred or required for something

ANSWERS: 136. crab, 137. systemic, 138. heritage, 139. paradigm, 140. colleague, 141. Desegregation, 142. expenses