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## Vocabulary Builder Reference from...

Darrick Hamilton: How "baby bonds" could help close the wealth gap | TED Talk https://www.ted.com/talks/darrick\_hamilton\_how\_bab y\_bonds\_could\_help\_close\_the\_wealth\_gap



## **Advanced Words Only**

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## **Session 1: Word List**

### resilient

adj. able to withstand or recover quickly from difficult conditions

*synonym*: robust, sturdy, tough

(1) a hard and resilient steel, (2) resilient population
She is a resilient person and has always bounced back from setbacks.

grit

 very small pieces of stone or sand; mental toughness and determination or perseverance in the face of challenges or obstacles

synonym: determination, fortitude, courage

(1) grit determination, (2) grit washerShe has a lot of grit and determination to succeed.

## calibrate

v. to measure or adjust something, typically a machine or device, to ensure accurate functioning or to match a standard or desired level of performance

synonym: adjust, fine-tune

(1) **calibrate** machinery, (2) **calibrate** measurements It's important to **calibrate** the equipment regularly to ensure accurate results.

#### endowment

 a fund or financial support, either from a charitable organization or from an individual or group of individuals, to support a specific purpose or organization

synonym: fund, gift, donation

(1) education **endowment** insurance, (2) **endowment** gift The wealthy benefactor's **endowment** helped the university build a new library.

## paramount

adj. more important than anything else; having superior power and influence or the highest position

synonym: central, major, crucial

(1) the lord **paramount**, (2) **paramount** to all the others This country became a country of **paramount** geostrategic importance to us.

## well-being

- n. the state of being happy and healthy and prosperoussynonym: health, welfare, happiness
- (1) the **well-being** of a nation, (2) a sense of **well-being** We are responsible for the care and **well-being** of all our employees.

#### exert

- v. to put forth effort; to put into action; to bring into play synonym: exert, apply, use
- (1) exert control, (2) exert influenceHe exerted himself to lift the heavyweight.

## bequest

n. a gift of property made by a will

synonym: legacy, inheritance, endowment

(1) a residuary **bequest**, (2) **bequest** gift

The **bequest** of his estate to charity was a generous act.

## disparity

 a significant difference or inequality between two or more things

*synonym*: difference, inequality, gap

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

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

## meager

adj. small in quantity, quality, or size; insufficient or inadequate

*synonym*: scanty, sparse, insufficient

(1) meager salary, (2) meager resources

The refugee family had to survive on a **meager** amount of food and water daily.

#### constrain

 to restrict or limit someone or something's freedom or ability to do something

synonym: restrict, limit, confine

(1) **constrain** his freedom, (2) **constrain** information flow The political situation **constrained** the country's economic growth and foreign relations.

## predatory

 adj. living by eating other animals, especially by catching prey that is still alive

synonym: raptorial, hunting, greedy

(1) a **predatory** bird, (2) **predatory** warfare

The domesticated cat still has its predatory instincts.

#### antidote

*n.* a chemical substance or remedy that stops or controls the effects of a poison or disease

synonym: remedy, treatment, restorative

(1) the **antidote** to the poison, (2) the **antidote** for aging Knowledge is the **antidote** to fear.

#### inherit

v. to receive money, property, or a title from someone after they have died

synonym: obtain, gain, acquire

(1) **inherit** estate, (2) **inherit** ancestral property After his death, his sons **inherited** his business.

## diminish

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

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synonym: decline, dwindle, lessen

(1) **diminish** a reputation, (2) **diminish** swelling As people get old, their energies may **diminish**.

## panacea

 a remedy or solution that is believed to be a cure for all illnesses or problems; something that is seen as a universal cure-all

synonym: cure-all, elixir, miracle cure

(1) **panacea** solution, (2) no **panacea** for economic woes Many people believe that exercise is the **panacea** for all health problems.

### overstate

v. to exaggerate or make something seem more important or serious than it is

*synonym*: exaggerate, embellish, magnify

(1) **overstate** the issue, (2) **overstate** the importance He tends to **overstate** his accomplishments to impress others.

#### detriment

- n. something that causes harm, injury, or damage synonym: harm, damage, injury
- (1) **detriment** of society, (2) bring great **detriment**The new approach resulted in a significant **detriment** to the local economy.

## beget

v. to cause or produce something as a result or effect; to become the father of

synonym: be father, procreate, reproduce

(1) **beget** children, (2) **beget** fear

His irresponsible behavior may **beget** many problems for him in the future.

## birthright

 a right or privilege that is considered to be a natural or inherent possession, often as a result of birth or ancestry

synonym: heritage, legacy, inheritance

# (1) **birthright** citizenship, (2) claim **birthright** It was his **birthright** to inherit his father's estate.

## sentimental

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

synonym: bathetic, drippy, maudlin

(1) in a **sentimental** mood, (2) **sentimental** damage Stop being **sentimental** and always speak the truth.

## presume

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

synonym: assume, suppose, guess

(1) **presume** innocence, (2) **presume** on his tolerance I **presume** you've already made plans for the weekend since you didn't respond to my invitation.

## pervasive

adj. spreading or existing throughout every part of a thing or place

synonym: extensive, ubiquitous, prevalent

(1) **pervasive** language, (2) the **pervasive** odor of garlic Suspicion and worry were **pervasive** in our minds.

## perseverance

 steadfastness in doing something despite difficulty or delay in achieving success

synonym: persistence, tenacity, determination

(1) unwavering **perseverance**, (2) dogged **perseverance** Despite facing numerous setbacks and obstacles, his **perseverance** and determination led him to success.

## proverb

 a short saying that expresses a truth or gives advice based on practical experience

synonym: adage, saying, maxim

(1) a hackneyed **proverb**, (2) ancient **proverb**The famous **proverb** "actions speak louder than words"

reminds us to focus on deeds instead of words.

rag

n. a piece of cloth, especially an old one, torn or cut into strips and used for cleaning

*synonym*: cloth, fragment

(1) a rag of cloud, (2) rag doll

He used an old rag to clean the grease off the car's engine.

#### sanction

n. official permission or approval for an action, especially an economic or political action by a government or international organization; a penalty or punishment imposed for breaking the law, rule, or agreement; (verb) to impose a penalty or punishment for breaking the law, rule, or agreement

*synonym*: approve, authorize, endorse

(1) Imperial **sanction**, (2) popular **sanction**The government imposed economic **sanctions** on the country.

#### astute

 adj. having the ability to assess situations or people accurately and to act accordingly; mentally sharp or clever; showing practical wisdom or shrewdness

*synonym*: perceptive, shrewd, keen

(1) **astute** decision-making, (2) **astute** businessman His **astute** observation allowed him to catch the mistake before anyone else did.

## glaringly

adv. in a way that is obvious, conspicuous, or highly visible;in a manner that draws immediate attention or scrutiny

synonym: blatantly, obviously, conspicuously

(1) glaringly obvious fact, (2) glaringly bright

The flaws of the proposal were **glaringly** apparent during the meeting.

## stratify

 to arrange or divide into layers or strata based on characteristics such as social, economic, or cultural status

synonym:

layer, classify, arrange in layers

(1) **stratify** populations, (2) **stratify** data

Society tends to **stratify** people into different economic classes.

## egalitarian

 adj. relating to or characterized by the belief in the equal rights, opportunities, and treatment of all people, regardless of their race, gender, or social class

synonym: equalitarian, democratic, fair

(1) **egalitarian** society, (2) **egalitarian** principles

The company prides itself on being an **egalitarian** workplace with equal employment opportunities.

## envision

v. to imagine or expect what a situation will be like in the future

synonym: anticipate, foresee, picture

(1) **envision** the future, (2) **envision** the project's success We cannot **envision** her as President.

endow

to give a quality, ability, or asset to a person or institution

*synonym*: finance, subsidize, support

(1) **endow** him with the power, (2) **endow** the scholarship Some people believe that human is **endowed** with reason and capable of distinguishing good from evil.

curtail

v. to reduce or restrict something; to shorten or truncate; to cut short or bring to an abrupt end

synonym: restrict, limit, cut back

(1) curtail spending, (2) curtail freedom

Due to budget constraints, the company had to **curtail** its marketing campaign for the new product.

## creditor

- n. a person, company, etc. to whom a debtor owes money
- (1) the creditor's claims, (2) bankrupt creditorI asked the lawyer to initiate creditor negotiations for

## voluntary liquidation.

## quo

n. the existing state or condition of something, especially in relation to a particular situation or issue

synonym: status, condition, state

(1) status **quo** politician, (2) **quo** warranto

The company has been successful in maintaining the status **quo**.

## eyeball

- the round part of the eye of a vertebrate that is usually inside the head and, therefore, cannot be seen
- (1) **eyeball** motion, (2) redness of the **eyeball** Increased **eyeball** pressure leads to the development of glaucoma.

# **Session 2: Spelling**

1.	ovte the issue	ν.	to exaggerate or make something seem more important or serious than it is
2.	a sense of welng	n.	the state of being happy and healthy and prosperous
3.	eyI motion	n.	the round part of the eye of a vertebrate that is usually inside the head and, therefore, cannot be seen
4.	Imperial saon	n.	official permission or approval for an action, especially an economic or political action by a government or international organization; a penalty or punishment imposed for breaking the law, rule, or agreement; (verb) to impose a penalty or punishment for breaking the law, rule, or agreement
5.	ext control	<i>v</i> .	to put forth effort; to put into action; to bring into play
6.	education ennt insurance	n.	a fund or financial support, either from a charitable organization or from an individual or group of individuals, to support a specific purpose or organization
7.	in a senal mood	adj.	connected with or resulting from someone's emotions, rather than reason or realism
8.	int ancestral property	<i>v</i> .	to receive money, property, or a title from someone after they have died
ANSWERS: 1. overstate, 2. well-being, 3. eyeball, 4. sanction, 5. exert, 6. endowment, 7. sentimental, 8. inherit			

9.	q_o warranto	n.	the existing state or condition of something, especially in relation to a particular situation or issue
10.	dish swelling	<i>v</i> .	to reduce or be reduced in size, extent, or importance; to make something smaller, weaker, etc.
11.	a residuary bet	n.	a gift of property made by a will
12.	enon the future	<i>v</i> .	to imagine or expect what a situation will be like in the future
13.	the welng of a nation	n.	the state of being happy and healthy and prosperous
14.	ennt gift	n.	a fund or financial support, either from a charitable organization or from an individual or group of individuals, to support a specific purpose or organization
15.	popular saon	n.	official permission or approval for an action, especially an economic or political action by a government or international organization; a penalty or punishment imposed for breaking the law, rule, or agreement; (verb) to impose a penalty or punishment for breaking the law, rule, or agreement
16.	pant to all the others	adj.	more important than anything else; having superior power and influence or the highest position
17.	income dity	n.	a significant difference or inequality between two or more things
ANSWERS: 9. quo, 10. diminish, 11. bequest, 12. envision, 13. well-being, 14.			

endowment, 15. sanction, 16. paramount, 17. disparity

18. di sh a reputation to reduce or be reduced in size, extent, ν. or importance; to make something smaller, weaker, etc. a person, company, etc. to whom a 19. bankrupt cr\_\_\_\_or n. debtor owes money 20. r g doll a piece of cloth, especially an old one, n. torn or cut into strips and used for cleaning 21. g t determination very small pieces of stone or sand; mental toughness and determination or perseverance in the face of challenges or obstacles the round part of the eye of a vertebrate 22. redness of the ey\_\_\_\_l that is usually inside the head and, therefore, cannot be seen adj. having the ability to assess situations or 23. as\_\_\_e businessman people accurately and to act accordingly; mentally sharp or clever; showing practical wisdom or shrewdness 24. en on the project's success to imagine or expect what a situation will be like in the future 25. pr\_\_\_e on his tolerance to suppose or assume something to be ν. true, often without sufficient evidence or proof; to take liberties, behave impolitely, or overstep one's bounds, often due to arrogance or ignorance adj. small in quantity, quality, or size; 26. me\_\_\_r salary insufficient or inadequate

ANSWERS: 18. diminish, 19. creditor, 20. rag, 21. grit, 22. eyeball, 23. astute, 24. envision, 25. presume, 26. meager

27.	unwavering pernce	n.	steadfastness in doing something despite difficulty or delay in achieving success
28.	bet fear	<i>v</i> .	to cause or produce something as a result or effect; to become the father of
29.	g_t washer	n.	very small pieces of stone or sand; mental toughness and determination or perseverance in the face of challenges or obstacles
30.	int estate	<i>v</i> .	to receive money, property, or a title from someone after they have died
31.	ovte the importance	<i>v</i> .	to exaggerate or make something seem more important or serious than it is
32.	rent population	adj.	able to withstand or recover quickly from difficult conditions
33.	a r_g of cloud	n.	a piece of cloth, especially an old one, torn or cut into strips and used for cleaning
34.	birht citizenship	n.	a right or privilege that is considered to be a natural or inherent possession, often as a result of birth or ancestry
35.	the lord pant	adj.	more important than anything else; having superior power and influence or the highest position
36.	mer resources	adj.	small in quantity, quality, or size; insufficient or inadequate
37.	cuI freedom	<i>v</i> .	to reduce or restrict something; to shorten or truncate; to cut short or bring to an abrupt end

ANSWERS: 27. perseverance, 28. beget, 29. grit, 30. inherit, 31. overstate, 32. resilient, 33. rag, 34. birthright, 35. paramount, 36. meager, 37. curtail

38.	paa solution	n.	a remedy or solution that is believed to be a cure for all illnesses or problems; something that is seen as a universal cure-all
39.	the dity between theory and reality	n.	a significant difference or inequality between two or more things
40.	ext influence	<i>v</i> .	to put forth effort; to put into action; to bring into play
41.	senal damage	adj.	connected with or resulting from someone's emotions, rather than reason or realism
42.	the ante to the poison	n.	a chemical substance or remedy that stops or controls the effects of a poison or disease
43.	the ante for aging	n.	a chemical substance or remedy that stops or controls the effects of a poison or disease
44.	bet gift	n.	a gift of property made by a will
45.	bet children	ν.	to cause or produce something as a result or effect; to become the father of
46.	a hackneyed prb	n.	a short saying that expresses a truth or gives advice based on practical experience
47.	glly obvious fact	adv.	in a way that is obvious, conspicuous, or highly visible; in a manner that draws immediate attention or scrutiny
48.	coin information flow	<i>v</i> .	to restrict or limit someone or something's freedom or ability to do something

ANSWERS: 38. panacea, 39. disparity, 40. exert, 41. sentimental, 42. antidote, 43. antidote, 44. bequest, 45. beget, 46. proverb, 47. glaringly, 48. constrain

49.	peve language	adj.	spreading or existing throughout every part of a thing or place
50.	egaan society	adj.	relating to or characterized by the belief in the equal rights, opportunities, and treatment of all people, regardless of their race, gender, or social class
51.	cate machinery	ν.	to measure or adjust something, typically a machine or device, to ensure accurate functioning or to match a standard or desired level of performance
52.	the cror's claims	n.	a person, company, etc. to whom a debtor owes money
53.	prry warfare	adj.	living by eating other animals, especially by catching prey that is still alive
54.	status q_o politician	n.	the existing state or condition of something, especially in relation to a particular situation or issue
55.	enw the scholarship	<i>v</i> .	to give a quality, ability, or asset to a person or institution
56.	claim birht	n.	a right or privilege that is considered to be a natural or inherent possession, often as a result of birth or ancestry
57.	cate measurements	ν.	to measure or adjust something, typically a machine or device, to ensure accurate functioning or to match a standard or desired level of performance

ANSWERS: 49. pervasive, 50. egalitarian, 51. calibrate, 52. creditor, 53. predatory, 54. quo, 55. endow, 56. birthright, 57. calibrate

ANSWERS: 58. perseverance, 59. predatory, 60. panacea, 61. stratify, 62. stratify, 63. proverb, 64. resilient, 65. astute, 66. presume

impolitely, or overstep one's bounds, often due to arrogance or ignorance

67.	the peve odor of garlic	adj.	spreading or existing throughout every part of a thing or place
68.	dent of society	n.	something that causes harm, injury, or damage
69.	enw him with the power	<i>v</i> .	to give a quality, ability, or asset to a person or institution
70.	bring great dent	n.	something that causes harm, injury, or damage
71.	coin his freedom	ν.	to restrict or limit someone or something's freedom or ability to do something
72.	egaan principles	adj.	relating to or characterized by the belief in the equal rights, opportunities, and treatment of all people, regardless of their race, gender, or social class
73.	glly bright	adv.	in a way that is obvious, conspicuous, or highly visible; in a manner that draws immediate attention or scrutiny
74.	cuI spending	<i>v</i> .	to reduce or restrict something; to shorten or truncate; to cut short or bring to an abrupt end

ANSWERS: 67. pervasive, 68. detriment, 69. endow, 70. detriment, 71. constrain, 72. egalitarian, 73. glaringly, 74. curtail

## **Session 3: Fill in the Blanks**

1.	The wealthy benefactor's helped the university build a new library.
n.	a fund or financial support, either from a charitable organization or from an individual or group of individuals, to support a specific purpose or organization
2.	Knowledge is the to fear.
n.	a chemical substance or remedy that stops or controls the effects of a poison or disease
3.	He tends to his accomplishments to impress others.
ν.	to exaggerate or make something seem more important or serious than it is
4.	Due to budget constraints, the company had to its marketing campaign for the new product.
v.	to reduce or restrict something; to shorten or truncate; to cut short or bring to an abrupt end
5.	I you've already made plans for the weekend since you didn't respond to my invitation.
<i>v</i> .	to suppose or assume something to be true, often without sufficient evidence or proof; to take liberties, behave impolitely, or overstep one's bounds, often due to arrogance or ignorance
6.	Suspicion and worry were in our minds.
adj	spreading or existing throughout every part of a thing or place
7.	The new approach resulted in a significant to the local economy.
n.	something that causes harm, injury, or damage
	SWERS: 1. endowment, 2. antidote, 3. overstate, 4. curtail, 5. presume, 6. vasive, 7. detriment

sanctions, 22. constrained

ANSWERS: 23. grit, 24. exerted, 25. predatory, 26. resilient, 27. astute, 28. calibrate, 29. well-being, 30. meager, 31. disparity