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Vocabulary Builder Reference from...

Elizabeth White: An honest look at the personal finance crisis | TED Talk

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

All Words

IMPORTANT

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Session 1: Word List

plain

adj. without being decorated in any way; (Noun) a vast expanse of flat land with few trees

synonym : basic, straight, bare

(1) **plain** answer, (2) delta **plain**

The lowest lowland region is mostly flat **plain**.

sight

n. the ability to see; anything that is seen

synonym : vision, spectacle, view

(1) an unexpected **sight**, (2) dull **sight**

Many famous **sights** are within walking distance.

impeccable

adj. without flaw or fault; perfect or flawless; incapable of doing wrong or making mistakes; of the highest quality or standards

synonym : flawless, perfect, ideal

(1) **impeccable** reputation, (2) **impeccable** taste

His **impeccable** manners and appearance made him stand out from the rest of the guests.

electrify

v. to make a machine or system work by using electricity; to make someone extremely enthusiastic about or interested in something

synonym : wire, amaze, astonish

(1) **electrify** the audience, (2) **electrify** a manufacturing process

The product developed through years of research continues to **electrify** the market.

eligibility

n. the state of being qualified or entitled to do or receive something; the satisfaction of the necessary conditions, requirements, or qualifications for something

synonym: eligibility criteria, suitability, fitness

(1) determine **eligibility** status, (2) **eligibility** assessment

You must provide proof of income and residency to meet the **eligibility** requirements.

requirement

n. something that is needed or wanted

synonym: prerequisite, provision, condition

(1) meet **requirement**, (2) school **requirement**

What is the entry **requirement** for this course?

hint

n. an indirect suggestion; a slight but appreciable amount of something

synonym: clue, indication, suggestion

(1) **hint** of trouble, (2) helpful **hints**

There was no **hint** of a problem.

assured

adj. confident and sure; having no doubts or worries

synonym: confident, secure, certain

(1) **assured** confidence, (2) an **assured** position

She was **assured** of a bright future after graduation.

jug

n. a container with a handle and spout used for pouring liquids, typically made of ceramics, glass, or metal;
(verb) to cook something slowly in a covered container

synonym: pitcher, carafe, decanter

(1) ceramic **jug**, (2) **jug** of beer

She filled the **jug** with ice-cold water from the fridge.

- tide** *n.* the cyclical rise and fall of sea level caused by the moon's gravitational pull
synonym : ripple, surge, swell
(1) **tide** cycle, (2) ride the **tide** of change
Red **tide** is often harmful to the local ecosystem.
- 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.
- laundry** *n.* the act of washing clothes and linens; a room or area where clothes are washed and ironed
synonym : wash, clothes, linen
(1) send out the **laundry**, (2) **laundry** room
I need to do the **laundry** before I run out of clean clothes.
- detergent** *n.* a substance used for washing or cleaning, especially one that can remove dirt or stains effectively
synonym : soap, cleanser, disinfectant
(1) **detergent** solution, (2) laundry **detergent**
I use environmentally friendly **detergent** when I wash my clothes and dishes.
- invite** *v.* to ask someone to come or join; to offer an opportunity or possibility for something to happen or take place
synonym : ask, request, summon
(1) **invite** guests, (2) **invite** criticism
We want to **invite** you to our annual charity event.
- mineral** *n.* a solid inorganic substance occurring in nature having a definite chemical composition
(1) vitamin and **minerals**, (2) **mineral** rights
The robust economy of the country is based on its **mineral** resources.

twist

v. to bend or turn something into a certain shape

synonym: wrench, turn, twirl

(1) **twist** around to the left, (2) **twist** a wet towel

He **twisted** pieces of rope out of straw.

frugal

adj. characterized by being sparing or economical about money or resources; avoiding waste or luxury

synonym: economical, thrifty, sparing

(1) live a **frugal** lifestyle, (2) a **frugal** meal

My grandparents were always **frugal** with their money, even when they had plenty of it.

meticulous

adj. cautious and precise; paying great attention to detail

synonym: careful, precise, thorough

(1) take **meticulous** notes, (2) a **meticulous** carpenter

She is known for her **meticulous** attention to detail in her work.

penny

n. a small denomination of currency or coin, typically the smallest unit of a currency system; in the US, a coin worth one cent

synonym: cent, coin, copper

(1) **penny** stock, (2) save a **penny**

I found a lucky **penny** on the ground while walking to work this morning.

demur

v. to raise objections or show reluctance

synonym: object, protest, oppose

(1) **demur** at the claim, (2) **demur** at the proposal

When asked to participate in the project, she **demurred**, saying she was too busy.

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?

evenly

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

synonym : constantly, smoothly, equally

(1) **evenly** colored, (2) almost **evenly** divided

This product can spread the cement **evenly**.

dessert

n. a sweet food served as the last course of a meal

synonym : sweet, cake, confection

(1) **dessert** knife, (2) easy **dessert** recipe

Let's go to an all-you-can-eat **dessert** restaurant.

consume

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

synonym : absorb, ingest, use up

(1) **consume** a large of alcohol, (2) **consume** electricity

A smaller car will **consume** less fuel.

fake

adj. not genuine; fraudulent or counterfeit

synonym : affected, bogus, counterfeit

(1) **fake** police officer, (2) spread of **fake** news

The prime minister was not well prepared for the debate and **faked** it

cable

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

synonym : wire, cord, rope

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

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

gym

n. a place equipped for exercise and other physical training

synonym : fitness center, athletic club

(1) **gym** membership, (2) a **gym** suit

She went to the fully equipped **gym** to work out every day.

membership

n. the state of belonging to a group, a club, an organization, etc.

synonym: belonging, enrollment, participation

(1) a **membership** fee, (2) **membership** in a stock exchange

My application for **membership** in the association was accepted.

nail

n. a thin, pointed piece of metal with a flat head used for fastening things together; the thin hard layer covering and protecting the outer tip of the fingers or toes

synonym: pin, tack, fastener

(1) rusty **nail**, (2) **nail** clipper

He used a hammer and round **nail** to fix the loose board on the fence.

appointment

n. a formal arrangement to meet someone at a particular time and place, especially for a reason connected with their work; the act of putting a person into a job or position of responsibility

synonym: assignment, selection, commission

(1) **appointment** calendar, (2) take up an **appointment**

We had to reschedule the dentist's **appointment**.

discovery

n. the act or process of finding information, a place, or an object, or learning about something that was previously not known

synonym: finding, uncovering, detection

(1) a scientific **discovery**, (2) the great **discovery** of the century

Her research team made an important **discovery**.

retirement

n. the fact or act of stopping working and leaving one's job

synonym: resignation, withdrawal, retreat

(1) **retirement** from politics, (2) impending **retirement**

This fund is responsible for disability and **retirement** benefits.

nest

n. a structure in which animals lay their eggs or give birth to their young

synonym : roost, perch, burrow

(1) bird's **nest**, (2) a **nest** of thieves

The female birds build a **nest** and lay their eggs in May.

exhausted

adj. extremely tired

synonym : drowsy, depleted, fatigued

(1) the **exhausted** food sources, (2) **exhausted** parents

The **exhausted** runner fell to the ground and gasped.

condo

n. a type of housing where each unit is individually owned, while common areas are jointly owned and managed

synonym : apartment, unit, flat

(1) luxury **condo**, (2) **condo** segment

The young couple was searching for their first **condo** in the city.

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.

decimate

v. to destroy a significant portion of something or reduce by ten percent; to cause extensive destruction or severe damage; to drastically reduce in size or number

synonym : devastate, destroy, annihilate

(1) **decimate** population, (2) **decimate** economy

The hurricane **decimated** the small town, leaving behind destruction and devastation.

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.

constantly

adv. all the time

synonym: continuously, always, frequently

(1) a **constantly** innovative enterprise, (2) a **constantly** varying mind

The mobile application industry is **constantly** changing.

verbatim

adv. word for word; in the exact words; exactly as spoken or written

synonym: word-for-word, exactly, literally

(1) quote his words **verbatim**, (2) **verbatim** transcript

The court reporter transcribed the testimony **verbatim** to ensure accuracy.

script

n. a written text of a film, play, broadcast, or speech; something written by hand

synonym: writing, penmanship, article

(1) a hand **script**, (2) the **script** of a play

The archaeologist found a hieratic Egyptian **script** on a stone monument.

polite

adj. showing consideration, respect, or deference towards others; having good manners, civility, or courteous behavior

synonym: courteous, civil, respectful

(1) **polite** manners, (2) **polite** tone

It's important to be **polite** even when you disagree with someone.

sympathy

n. the feeling of being sorry for someone who is experiencing a difficult or unpleasant situation; understanding or sharing someone else's feelings or emotions

synonym: compassion, empathy, understanding

(1) **sympathy** card, (2) feel **sympathy**

I expressed my **sympathy** to my friend after her cat passed away.

plight

n. a difficult or unfortunate situation

synonym : crisis, predicament, trouble

(1) miserable **plight**, (2) the **plight** of the poor

The government has ignored the **plight** of the homeless population.

arrangement

n. a plan or preparation for the future event; the action or process of placing things in a particular order

synonym : placement, configuration, account

(1) **arrangement** of the furniture, (2) **arrangement** committee

As a first **arrangement**, we agreed to meet the following Friday.

privately

adv. in a private manner; not publicly; secretly

synonym : secretly, in confidence, behind closed doors

(1) a **privately-owned** railway, (2) import things **privately**

The couple **privately** exchanged their vows before the ceremony began.

educated

adj. having received a high standard of education

synonym : knowledgeable, erudite, enlightened

(1) **educated** adult, (2) **educated** speech

Excellent speech is a characteristic of an **educated** man.

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.

talented

adj. having a natural ability or aptitude for something;
showing exceptional skill or ability in a particular area

synonym: gifted, able, skilled

(1) a very **talented** actor, (2) **talented** athlete

She is a **talented** musician, able to play several instruments.

whip

v. to hit a person or an animal severely with a thin, flexible stick with a cord or leather thong at the end, as a punishment, discipline, etc.

synonym: thrash, flog, scourge

(1) **whip** egg whites, (2) **whip** into shape

The jockey **whipped** the horse hard to take first place.

sketchy

adj. lacking in detail or completeness; vague, uncertain, or unreliable; suspicious or questionable

synonym: suspicious, dubious, questionable

(1) **sketchy** sources, (2) **sketchy** behavior

The neighborhood had a **sketchy** reputation due to its high crime rate.

consult

v. to seek or get advice or information from a person, book, or other source having special knowledge on a particular subject

synonym: confer, consider, see

(1) regularly **consult** with a doctor, (2) **consult** my wallet

Always **consult** a lawyer before launching a business.

gig

n. a performance by a musician or group of musicians, especially playing modern or pop music or jazz; a work that someone undertakes on a temporary basis

synonym: show, concert, engagement

(1) **gig** economy, (2) have a **gig** at the stadium

We are planning a speaking **gig** by a well-known author at a community center in a neighboring town.

cheer

v. to give a loud shout to show support, praise, or approval
synonym: comfort, encourage, hearten

(1) **cheer** for the home team, (2) **cheer** me up
Supporters in the stands **cheered** at every goal.

opportune

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

synonym: suitable, timely, practical

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

deny

v. to state that one refuses to admit the existence or truth of something

synonym: refute, reject, repudiate

(1) adamantly **deny** killing, (2) **deny** the allegations
He is still **denying** stealing the money from the cash register.

uncertain

adj. not being sure of something; not being able to choose

synonym: doubtful, skeptical, pending

(1) numerous **uncertain** factors, (2) take an **uncertain** attitude

She was **uncertain** about her friend's intentions.

belong

v. to be the property of someone or something; to be a member or part of a group; to be in the proper or appropriate place

synonym: fit, be appropriate, be suitable

(1) **belong** to different species, (2) **belong** to a group
All the books in this section **belong** to the library's rare collection and must be handled carefully.

disappear

v. to cease to exist or be visible

synonym: fade, evaporate, vanish

(1) **disappear** without a trace, (2) **disappear** after a week
They watched the train **disappear** into the distance.

ache

v. to experience a dull, persistent pain or discomfort, typically of moderate or low intensity; to feel a continuous dull pain

synonym : hurt, throb, smart

(1) **ache** abominably, (2) **ache** all the time

I **ache** all over after running a marathon yesterday.

spirit

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

synonym : soul, attitude, enthusiasm

(1) **spirit** and the letter of the law, (2) an indomitable **spirit**

Despite their tragic loss, the family is showing great **spirit**.

homeless

adj. without a home, and therefore typically living on the streets

synonym : destitute, displaced, transient

(1) **homeless** shelter, (2) a **homeless** cat

He became **homeless** after losing his job.

invisible

adj. impossible or nearly impossible to see

synonym : hidden, imperceptible, unseen

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

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

appraise

v. to assess or evaluate the value, quality, or condition of something or someone, often in a professional or organized manner

synonym : evaluate, assess, judge

(1) **appraise** his property, (2) **appraise** the situation

The real estate agent will **appraise** the value of your property before listing it.

composite

adj. made up of different parts, elements, or substances;
(noun) something made from two or more different substances

synonym :

compound, combined, mixed

(1) **composite** materials, (2) a **composite** of different photographs

The **composite** index tracks the performance of multiple stocks in the same sector.

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.

norm

n. something that is regarded as usual, typical, or standard

synonym: criterion, mean, standard

(1) **norm** of action, (2) cultural **norm**

The systems we have developed has accepted as industry **norms**.

maintain

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

synonym: preserve, uphold, sustain

(1) **maintain** order, (2) **maintain** good health

I need to **maintain** my car regularly to prevent any major mechanical issues.

downward

adj. moving towards a lower position or a lower level

synonym: lower, earthward, descending

(1) a **downward** slope, (2) maintain **downward** compatibility

The stock market has been in a **downward** trend for the past month.

mobility

n. the ability to move or be moved freely or easily from one place, job, or social class to another

synonym: flexibility, maneuverability

(1) lack in **mobility**, (2) improve social **mobility**

I have limited **mobility** in my arms.

propose

v. to make a proposal, declare a plan for something

synonym: suggest, offer, recommend

(1) **propose** the amendment, (2) **propose** changes

I want to **propose** a toast in honor of our longstanding relationship.

medical

adj. relating to the treatment of illness or injuries; relating to the practice of medicine

synonym: health, disease, treatment

(1) a **medical** opinion, (2) temporary **medical** treatment

The **medical** team worked quickly to save the patient's life.

diagnose

v. to determine or distinguish the nature of a problem or an illness through a careful analysis

synonym: identify, analyze, interpret

(1) **diagnose** the problem, (2) **diagnose** with CT scans

This device is used to **diagnose** brain cancer and other tumors.

divorce

n. the legal dissolution of a marriage

synonym: separation, dissolution, breakup

(1) **divorce** settlement, (2) a consensual **divorce**

The couple decided to get a **divorce** after many years of marriage.

insolvent

adj. unable to pay one's debts or obligations, often leading to bankruptcy or financial ruin; lacking adequate resources or assets to cover liabilities and expenses

synonym: bankrupt, broke, penniless

(1) **insolvent** business, (2) **insolvent** debtor

The company filed for bankruptcy and was declared **insolvent**.

sequence

n. a series of related events, actions, numbers, etc., which have a particular order

synonym: arrangement, succession, series

(1) the **sequence** of the seasons, (2) the DNA **sequence**

We do move forward with those tasks in **sequence** next week.

median

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

synonym: middle, center

(1) **median** age at diagnosis, (2) a **median** strip

Median annual income fell last year in this country.

replace

v. to take the place of something

synonym: substitute, supersede, displace

(1) **replace** one word with another, (2) **replace** a phone

Eventually, the new design will **replace** all older models.

emergency

n. a sudden unforeseen crisis usually involving danger that requires immediate action

synonym: crisis, trouble, difficulty

(1) **emergency** action, (2) acute **emergency**

The president declared a state of **emergency**.

abyss

n. a deep, dark, or seemingly bottomless chasm or void

synonym: chasm, cavity, gulf

(1) the **abyss** of time, (2) an **abyss** of hopelessness

The deep sea is an **abyss** of mystery and discovery.

predicament

n. a difficult, unpleasant, or embarrassing situation

synonym: situation, quandary, plight

(1) tragic **predicament**, (2) **predicament** decision

He was in a **predicament** and didn't know how to escape it.

silent

adj. without any or little sound

synonym : quiet, hushed, mute

(1) **silent** reading, (2) give **silent** consent

The politician remained **silent** despite intense media scrutiny.

silo

n. a tall, cylindrical structure, usually made of concrete or steel, that is used for storing grain, feed, or other dry materials; a system or structure that is isolated or separate from others

synonym : storage, warehouse, barn

(1) nuclear **silo**, (2) **silo** organization

The farmer used a **silo** to store feed for the animals.

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.

cartoon

n. a simple drawing depicting a humorous or critical situation, often accompanied by a caption

synonym : illustration, drawing, caricature

(1) **cartoon** character, (2) **cartoon** industry

He spent his afternoon watching **cartoon** movies on TV.

define

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

synonym : characterize, depict, express

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

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

announce

v. to make something known or officially inform people about something

synonym : disclose, declare, broadcast

(1) **announce** candidacy, (2) **announce** the award winners

The third season of the anime show has been **announced**.

graduate

n. a person who has a first degree from university or college; (verb) to complete the first course of university or college and get a degree

synonym : alumna, alum, grad

(1) **graduate** degree program, (2) honor **graduate**

Many employers hire **graduate** trainees to train as managers.

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**.

underfunded

adj. having insufficient funds to support or carry out an enterprise

synonym : undercapitalized, cash-strapped, insolvent

(1) severely **underfunded**, (2) **underfunded** programs

The healthcare system is **underfunded**, and patients are not receiving the needed treatment.

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.

in-law

n. a relative by marriage, such as a mother-in-law, brother-in-law, or sister-in-law

synonym : relative by marriage, family connection, affinal

(1) future **in-law**, (2) meeting **in-laws**

My sister- **in-law** is a pediatrician who works in a children's hospital.

nurse

n. a healthcare professional who is trained to provide care for the sick or injured; (verb) to try to cure by special care or treatment of an illness or injury

synonym : healthcare worker, caregiver, medic

(1) **nurse** practitioner, (2) a volunteer **nurse**

The night shift **nurse** checked my vital signs before administering the medication.

tuition

n. the act of teaching something, especially when given to a small group or one person; fees charged by education institutions for instruction or other services

synonym : fee, schooling, education

(1) **tuition** assistance, (2) a college **tuition**

His father cannot afford his **tuition**.

survive

v. to live or exist despite a dangerous event or period

synonym : endure, persist, stay

(1) **survive** a blizzard, (2) **survive** a plane crash

These birds can only **survive** in temperate climates.

accuse

v. to charge or criticize someone with a crime or wrongdoing

synonym : charge, blame, criticize

(1) **accuse** his rudeness, (2) **accuse** each other

The witness **accused** the defendant of committing the robbery.

deadbeat

n. a person who avoids paying debts or fulfilling financial obligations, often to family members, creditors, or the government

synonym : defaulter, delinquent, absentee

(1) **deadbeat** dad, (2) **deadbeat** borrower

After losing his job, he became a **deadbeat** tenant, falling behind on rent for several months.

sham

n. something that is not as good or true as it seems to be and is intended to deceive people; a person who

pretends to be something they are not
synonym : bogus, counterfeit, fraudulent

(1) a **sham** battle, (2) turn out to be all **sham**

The data he prepared was completely **sham**.

blame

v. to think or say that someone or something did something wrong or is responsible for something bad

synonym : condemn, rebuke, find fault with

(1) **blame** circumstances for the failure, (2) **blame** the lack of knowledge

We **blamed** our impeded progress on lack of money.

delicious

adj. exceptionally pleasing to taste or smell

synonym : appetizing, mouthwatering, delectable

(1) **delicious** breeze, (2) variety of **delicious** foods

We could grill the meat in a **delicious** way.

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.

rifle

n. a long-barreled firearm designed to be fired from the shoulder, typically with a rifled bore for accuracy

synonym : gun, firearm, weapon

(1) **rifle** barrel, (2) hunting **rifle**

The police discovered a **rifle** case in the suspect's car during their investigation.

dumb

adj. lacking the power of speech, unable to speak; stupid, or lacking intelligence

synonym : mute, speechless, idiotic

(1) **dumb** creatures, (2) struck **dumb**

He made a **dumb** mistake and forgot to submit the report on time.

fin *n.* a thin flat part on the body of a fish or other aquatic animal used for propulsion or balance

synonym : flipper, appendage, stabilizer

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

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

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

synonym : person, being, self

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

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

isolate *v.* to physically or socially separate someone or something from other people or things

synonym : separate, sequester, insulate

(1) **isolate** a compound, (2) **isolate** a patient

You should not **isolate** them from the community.

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.

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

synonym : opening, lacuna, spread

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

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

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.

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.

stool

n. a seat without a back or arms, typically used by one person; a piece of furniture with a flat top supported by one or more legs, used for working at or eating from; a piece of feces excreted from the body

synonym : seat, chair, feces

(1) **stool** seat, (2) **stool** analysis

The doctor asked me to provide a **stool** sample for testing.

wobble

v. to move or shake unsteadily from side to side or up and down

synonym : sway, rock, totter

(1) **wobble** a few steps, (2) **wobble** chair

The table **wobbled** a little when I put my drink on it.

employ

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

synonym : hire, engage, use

(1) **employ** job seekers, (2) **employ** a new method

When making arrests, police officers frequently **employ** excessive force.

suddenly

adv. quickly and unexpectedly

synonym : abruptly, unexpectedly, unawares

(1) **suddenly** attacked by an enemy, (2) die **suddenly**

Who answers **suddenly** knows little.

responsible

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

synonym : accountable, answerable, liable

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

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

shift

n. a slight transition in position, direction, or trend
synonym: transition, change, modification

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

Could you help me **shift** some furniture?

reign

n. the period of time during which a monarch or government holds power; (verb) to be the king or queen
synonym: rule, governance, sovereignty

(1) **reign** of a dictator, (2) **reign** as sovereign

The dictator's **reign** was characterized by widespread human rights abuses and suppression of political opposition.

voluntary

adj. done of one's own free will; without being forced or coerced

synonym: voluntary, self-willed, spontaneous

(1) **voluntary** action, (2) **voluntary** participation

The program is **voluntary**, so participants can choose whether or not to take part.

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.

dime

n. an American or Canadian coin worth one-tenth of a dollar

(1) **dime** store, (2) behind a **dime**

He never received a **dime**, even from the company of a close friend.

annuity

n. a fixed sum of money paid to someone annually, typically for the rest of their life or for a fixed number of years; a form of investment in which one makes regular payments to an insurance company or other financial institution to receive a fixed income in the future

synonym: insurance premium, pension, stipend

(1) **annuity** payments, (2) fixed **annuity**

The prize money was structured as a yearly **annuity** rather than a lump sum.

relic

n. an object from a previous era, especially one of historical value

synonym: whiff, vestige, antique

(1) historical **relic**, (2) holy **relics**

This bronze sword is a **relic** of ancient times.

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.

suppose

v. to think that something is likely to be actual or possible

synonym: guess, assume, presume

(1) **suppose** you're right, (2) **suppose** beforehand

What do you **suppose** the culprit's motive was?

introduction

n. a preliminary explanation or remarks given before the start of a text, performance, or event; the act of bringing something new into existence or introducing something to a wider audience or new market

synonym: initiation, preamble, prologue

(1) **introduction** education, (2) self- **introduction**

The **introduction** to the new class was informative and engaging.

grandkid

n. the grandchildren of a particular person

synonym: grandchildren, grandnieces, grandnephews

(1) spend the weekend with their **grandkids**, (2) cute

grandkids

She was so proud of her **grandkids**, who were all doing well in school and had great personalities.

cavalry

n. a highly mobile army unit

(1) troop of **cavalry**, (2) superbly trained **cavalry**

The **cavalry** regrouped and launched another attack.

rescue

v. to save someone or something from a dangerous or difficult situation

synonym: save, extricate, retrieve

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

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

charm

n. the power or quality of pleasing or fascinating people

synonym: allure, appeal, beauty

(1) masculine **charm**, (2) **charm** against bad luck

These are significantly more exquisite than typical **charm** bracelets.

bailout

n. the provision of financial help to a corporation or country which is on the brink of bankruptcy

synonym: help, aid, support

(1) **bailout** bill, (2) **bailout** bottle

Many countries provided a **bailout** to the private sector to minimize the economic impact of the coronavirus pandemic.

shadow

n. a dark area or shape cast by an object blocking the passage of light; an area in darkness or shade; a reflected image or copy of something; a person, activity, or influence that follows or accompanies someone or something closely and persistently, often in a secretive

or ominous manner

synonym: shade, silhouette, outline

(1) **shadow** cast, (2) **shadow** puppetry

The tree cast a **shadow** over the picnic area, providing relief from the sun.

inviting

adj. having an attractive or tempting quality that draws people in; encouraging or alluring in a way that makes people want to take part or participate

synonym: attractive, tempting, alluring

(1) **inviting** scent, (2) **inviting** atmosphere

The **inviting** aroma of freshly baked bread drew me into the bakery.

vent

n. a small opening to escape or release gas, air, liquid, etc.; activity or process that frees or expresses strong creative energy or emotion

synonym: duct, outlet, venthole

(1) volcanic **vent**, (2) **vent** tube

He gave **vent** to his anger by playing the guitar.

strength

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

synonym: resilience, power, muscles

(1) **strength** of the economy, (2) muscular **strength**

Health and **strength** are, above all, gold.

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.

conversation

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

synonym : chat, discussion, dialogue

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

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.

shell

n. hard outer covering or case of eggs, nuts, some seeds, and some animals

synonym : ammunition, armor, cover

(1) an egg **shell**, (2) a mollusk **shell**

The outermost electron **shell** determines the chemical properties of an atom.

adrift

adj. without purpose or direction; floating with no clear destination or goal; lacking a stable or secure position or status

synonym : afloat, aimless, unanchored

(1) **adrift** boat, (2) **adrift** at sea

After their boat engine failed, they were left **adrift** in the middle of the ocean.

grassroots

adj. of or relating to the ordinary people in a society or an organization as constituting a fundamental political and economic group

synonym : fundamental, major, elemental

(1) a **grassroots** movement for nuclear disarmament,
(2) the **grassroots** factor in making the decision

The feeling among the company's **grassroots** is that the CEO is not radical enough.

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.

alarm

n. a loud noise or an automatic signal that warns people of danger; a device that signals the occurrence of some undesirable event or particular danger

synonym : notice, warning, panic

(1) give the **alarm**, (2) an **alarm** clock

The **alarm** announcing an enemy attack went off this morning.

institutionalize

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

synonym : formalize, establish, regularize

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

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

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.

urgency

n. the quality of being very important and needing to be dealt with immediately

synonym : importance, importunity, urging

(1) **urgency** in the use of force, (2) matter of **urgency**

She departed hurriedly because of some significant **urgency** in their affairs.

deserve

v. to be worthy of or entitled to something, especially something good or valuable

synonym : merit, earn, justify

(1) **deserve** respect, (2) **deserve** this prize

The employee **deserved** the promotion for their hard work and dedication.

meantime

n. the interval or period of time between two events; the interim or temporary time period between two actions or stages of something else

synonym : interim, meanwhile, lag

(1) **meantime** report, (2) for the **meantime**

In the **meantime**, while we wait for the results, let's start working on the next project.

adopt

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

synonym : accept, assume, take on

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

The national assembly has **adopted** the budget.

mindset

n. the established set of attitudes or fixed ideas held by someone

synonym : attitude, ethos, mentality

(1) flexible **mindset**, (2) the **mindset** in an education system

Countries whose goal is economic development often focus on fostering an entrepreneurial **mindset** in each individual.

drastic

adj. radical and extreme; likely to have a significant or far-reaching impact

synonym : extreme, fierce, radical

(1) **drastic** measures, (2) make **drastic** revision

The global community is undergoing **drastic** changes at present.

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.

beat-up

adj. describing something old, damaged, or worn out from use; (verb) to defeat or overpower in a physical altercation

synonym : worn out, damaged, old

(1) **beat-up** car, (2) **beat-up** furniture

I found a **beat-up** old book at the thrift store for just a few dollars.

ragged

adj. (of clothing) frayed or not in good condition; tattered

synonym : tattered, frayed, worn

(1) **ragged** edge, (2) **ragged** clothing

The old flag was **ragged** and torn.

scrimp

v. to be sparing or frugal in spending or using resources; to economize

synonym : save, economize, cut back

(1) **scrimp** on expenses, (2) **scrimp** on time

I had to **scrimp** and save every penny to afford my dream vacation.

flute

n. a musical instrument consisting of a metal, wood, or bamboo tube with a row of fingerholes and sometimes keys, played by blowing across a hole near one end

synonym : pipe, recorder, whistle

(1) **flute** music, (2) play the **flute**

The **flute** solo in the symphony was beautiful and elevated the overall performance.

magical

adj. produced by or containing supernatural powers

synonym : enchanting, occult, supernatural

(1) **magical** place, (2) **magical** powers

When I was a child, my mother often cast **magical** spells to ease my pain whenever I was injured.

patient

n. a person who is receiving medical treatment, care, or attention from a healthcare professional, such as a doctor, nurse, or therapist; a personal quality or characteristic

synonym: client, recipient, subject

(1) **patient** in the hospital, (2) **patient** with weight loss

The doctor carefully examined the **patient's** medical history.

tight

adj. fixed, fastened, or kept together firmly or closely

synonym: closed, secured, cramped

(1) a **tight** game, (2) student on a **tight** budget

The national election was held amid **tight** security.

belt

v. to sing loudly and forcefully; to hit someone or something hard; (noun) a strip of leather or other material worn to tie or buckle something around the body

synonym: sing, hit hard, (noun) strap

(1) **belt** him in the face, (2) leather **belt**

The band was **belting** out old songs in response to audience requests.

attend

v. to be present at an event, to go to a place

synonym: go, be present, accompany

(1) **attend** a meeting, (2) **attend** service

We must **attend** to this matter.

assignment

n. a duty or task given to someone, usually as part of their job or studies

synonym: task, duty, designation

(1) finish the **assignment**, (2) **assignment** of interest

My **assignment** was overwhelming and complicated, but it

was also exciting.

beneath

adv. in or to a lower place than someone or something
synonym : down, under, low

(1) the ground **beneath** my feet, (2) **beneath** contempt
A great stretch of the lake lay **beneath** them.

talent

n. a natural ability to be good at something; someone who has a natural ability to be good at something
synonym : endowment, aptitude, capability

(1) a person of diverse **talents**, (2) raw **talent**
Numerous great professional sports **talents** have come from this city.

throne

n. a chair or seat of state for a monarch or other high-ranking person; the position of being a king or queen

synonym : seat, throne, chair

(1) abdicate the **throne**, (2) imperial **throne**
The king sat on his **throne**, surveying his kingdom.

assume

v. to think or accept something to be true without having proof of it; to take or begin to have power; to begin to exhibit a specific quality or appearance

synonym : guess, presume, suppose

(1) **assume** a lousy attitude to his boss, (2) **assume** an important role
The following example **assumes** that the capacity of each battery is the same.

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.

president

n. the leader of a republic, for example, the US; the person in charge of the organization such as a company, university, club, etc.

synonym: leader, CEO, chairperson

(1) **president** emeritus, (2) vice- **president** for finance

The club **president** does not have absolute power.

closet

n. a small room or cabinet with a door used for storing things, especially clothes

synonym: cabinet, cupboard, locker

(1) **closet** full of suits, (2) walk-in **closets**

He brushed the suit before hanging it back into the **closet**.

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.

usher

n. a person who shows people to their seats in a theater or church or who guides them through a building

synonym: guide, escort, conductor

(1) act as **usher**, (2) **usher** theater

The uniformed **usher** showed the guests to their seats.

pathway

n. a track that constitutes or serves as a path; an approach or a way of doing something

synonym: route, footpath, trail

(1) **pathway** to understanding, (2) cellular signaling **pathways**

When the first molecule in the **pathway** receives a signal, it activates other molecules.

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.

seismic

adj. relating to or caused by an earthquake or earth vibration

synonym : seismic, tectonic, vibrational

(1) **seismic** activities, (2) a **seismic** center

Earthquakes produce two types of **seismic** waves.

crazy

adj. stupid or not sensible; very angry

synonym : insane, absurd, bizarre

(1) **crazy** about cars and racing, (2) a **crazy** scheme

The rain and thunder are **crazy** today.

roll

v. to move in a particular direction by turning over and over or from side to side

synonym : spin, swirl, wheel

(1) **roll** a ball, (2) **roll** down his cheeks

He was exhausted and **rolled** into bed as soon as he got home.

container

n. a receptacle or object used to hold, store, or transport something; a large standardized metal box that is used for transporting goods by sea or land

synonym : receptacle, holder, vessel

(1) plastic **container**, (2) **container** ship

The restaurant uses large **containers** to store its food ingredients.

entrepreneur

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

financial risks

synonym : founder, executive

(1) a successful **entrepreneur**, (2) billionaire **entrepreneur**
Entrepreneurs willingly accept business risks to achieve success.

venture

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

synonym : enterprise, undertaking, adventure

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

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

strategy

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

synonym : approach, procedure, scenario

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

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

process

n. a series of actions or operations performed to achieve a particular outcome or goal; a systematic procedure or approach used to accomplish a specific task or objective; a method of treating milk to make it suitable for consumption or use in other dairy products

synonym : procedure, method, system

(1) **process** improvement, (2) decision-making **process**

The **process** for applying for a visa can be lengthy and complicated.

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.

darn

v. to mend a piece of clothing by sewing over a hole or tear with small, tight stitches

synonym : mend, repair, patch

(1) **darn** stockings, (2) **darn** hole

I have to **darn** these socks before they become unwearable.

eligible

adj. having the required qualities or satisfying the necessary criteria

synonym : qualified, suitable, acceptable

(1) **eligible** candidates, (2) **eligible** for a refund

All those **eligible** will receive a substantial amount of money.

lean

adj. having a noticeably small amount of body fat; (verb) to bend or move from a straight to a sloping posture

synonym : skinny, slender, (verb) slant

(1) a **lean** horse, (2) **lean** athletic figure

Lean operational improvements often lead to better environmental performance.

achieve

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

synonym : accomplish, attain, reach

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

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

longevity

n. the property of being long-lived; significant duration of service

synonym : seniority, endurance

(1) **longevity** crisis, (2) **longevity** genes

He is proud of the **longevity** of the business.

disease

n. a disorder or illness that affects the body or mind, often characterized by specific symptoms or abnormal functioning of organs or systems

synonym : illness, ailment, affliction

(1) **disease** prevention, (2) **disease** control

The doctor diagnosed him with a rare **disease** that had no known cure.

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.

guidance

n. advice or instructions given to help direct someone's behavior or decision-making

synonym : advice, direction, support

(1) vocational **guidance**, (2) **guidance** counselor

The mentor provided **guidance** to the young entrepreneur, helping her navigate the business world.

modest

adj. having or showing a humble estimate of one's merits, importance, etc.; free from vanity, egotism, boastfulness, or great pretensions

synonym : unassuming, humble, unpretentious

(1) **modest** income, (2) only a **modest** fee

Despite his many achievements, he remained **modest** and down-to-earth.

investor

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

synonym : financier, banker, stockholder

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

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

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.

disrupt

v. to prevent or stop something, especially an event, activity, or process, from continuing in the usual way by causing a problem or disturbance

synonym : interrupt, disturb, break into

(1) **disrupt** a well-ordered condition, (2) **disrupt** sleep
I'm so sorry to **disrupt** you when you're pretty busy.

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**.

dignity

n. the quality of being worthy of esteem or respect; high office or rank or station

synonym : grace, elegance, nobility

(1) respect for human **dignity**, (2) retain everyone's **dignity**

The failure destroyed his trust and personal **dignity**.

independence

n. freedom from another's or others' control or influence

synonym : freedom, liberty, autonomy

(1) financial **independence**, (2) **independence** ceremony

There is nothing more valuable than **independence** and freedom.

well-being

n. the state of being happy and healthy and prosperous

synonym : 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.

humility

n. the quality or condition of being humble; a low estimate of one's self

synonym: humbleness, modesty, unpretentiousness

(1) develop an attitude of **humility**, (2) lack of **humility**

We were filled with **humility** at the sight of the Queen.

shield

n. a protective covering or structure, especially in the past, that soldiers held in front of their bodies to protect themselves

synonym: guard, protection, safeguard

(1) a heat **shield**, (2) a **shield** for protecting against a bullet

Lead is an effective **shield** against X-rays, gamma rays, and other harmful radiation.

Session 2: Spelling

1. ca__e television *n.* a set of wires covered by plastic or rubber that carries electricity, phone signals, etc.; a solid thick rope made of twisted hemp or steel wire
2. maintain do____rd compatibility *adj.* moving towards a lower position or a lower level
3. em___y a new method *v.* to give somebody a job and pay them for it; to make use of
4. acute em_____cy *n.* a sudden unforeseen crisis usually involving danger that requires immediate action
5. education pol_____er *n.* a person in charge of or involved in developing action plans for a political party, business, etc.
6. ac_____e milestones *v.* to successfully complete a task or goal, often through hard work, perseverance, and dedication; to attain or accomplish something that one has set out to do
7. be_____p furniture *adj.* describing something old, damaged, or worn out from use; (verb) to defeat or overpower in a physical altercation
8. almost ev___y divided *adv.* in equal amounts or shares; in a balanced or impartial way
9. n__l clipper *n.* a thin, pointed piece of metal with a flat head used for fastening things together; the thin hard layer covering and protecting the outer tip of the fingers or toes

ANSWERS: 1. cable, 2. downward, 3. employ, 4. emergency, 5. policymaker, 6. achieve, 7. beat-up, 8. evenly, 9. nail

- | | | |
|-------------------------------------|-------------|---|
| 10. re___e after four terms | <i>v.</i> | to withdraw from one's position or occupation, especially because of age |
| 11. an____ce candidacy | <i>v.</i> | to make something known or officially inform people about something |
| 12. su____e you're right | <i>v.</i> | to think that something is likely to be actual or possible |
| 13. develop an attitude of hu____ty | <i>n.</i> | the quality or condition of being humble; a low estimate of one's self |
| 14. superbly trained ca____y | <i>n.</i> | a highly mobile army unit |
| 15. improve social mo____ty | <i>n.</i> | the ability to move or be moved freely or easily from one place, job, or social class to another |
| 16. d__y the allegations | <i>v.</i> | to state that one refuses to admit the existence or truth of something |
| 17. easy de____t recipe | <i>n.</i> | a sweet food served as the last course of a meal |
| 18. pr____nt emeritus | <i>n.</i> | the leader of a republic, for example, the US; the person in charge of the organization such as a company, university, club, etc. |
| 19. di___e the cake into two pieces | <i>v.</i> | to separate or cause to separate into parts or groups |
| 20. po___e manners | <i>adj.</i> | showing consideration, respect, or deference towards others; having good manners, civility, or courteous behavior |
| 21. re____e one word with another | <i>v.</i> | to take the place of something |
| 22. a private ind____al | <i>n.</i> | a single person or thing, as distinct from a group |

ANSWERS: 10. retire, 11. announce, 12. suppose, 13. humility, 14. cavalry, 15. mobility, 16. deny, 17. dessert, 18. president, 19. divide, 20. polite, 21. replace, 22. individual

23. nu__e practitioner *n.* a healthcare professional who is trained to provide care for the sick or injured; (verb) to try to cure by special care or treatment of an illness or injury
24. d__n stockings *v.* to mend a piece of clothing by sewing over a hole or tear with small, tight stitches
25. muscular st____th *n.* the quality or state of being physically, or sometimes mentally, strong
26. ad___t boat *adj.* without purpose or direction; floating with no clear destination or goal; lacking a stable or secure position or status
27. eq___y capital market *n.* the value of the shares issued by a company
28. sound very te____ng *adj.* likely to attract or persuade someone to do something, especially something that may not be wise or safe
29. an____y payments *n.* a fixed sum of money paid to someone annually, typically for the rest of their life or for a fixed number of years; a form of investment in which one makes regular payments to an insurance company or other financial institution to receive a fixed income in the future
30. de____at dad *n.* a person who avoids paying debts or fulfilling financial obligations, often to family members, creditors, or the government
31. IT inf_____ure *n.* the basic systems, services, or features that are necessary for an organization or country, such as transport and power supplies

ANSWERS: 23. nurse, 24. darn, 25. strength, 26. adrift, 27. equity, 28. tempting, 29. annuity, 30. deadbeat, 31. infrastructure

32. a g_m suit *n.* a place equipped for exercise and other physical training
33. a__e abominably *v.* to experience a dull, persistent pain or discomfort, typically of moderate or low intensity; to feel a continuous dull pain
34. an op_____ne remark *adj.* suitable or happening at a time that is suitable or convenient for a particular purpose
35. 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
36. a con_____ly innovative enterprise *adv.* all the time
37. a sh___d for protecting against a bullet *n.* a protective covering or structure, especially in the past, that soldiers held in front of their bodies to protect themselves
38. de_____te population *v.* to destroy a significant portion of something or reduce by ten percent; to cause extensive destruction or severe damage; to drastically reduce in size or number
39. a se_____c center *adj.* relating to or caused by an earthquake or earth vibration
40. a college tu_____n *n.* the act of teaching something, especially when given to a small group or one person; fees charged by education institutions for instruction or other services

ANSWERS: 32. gym, 33. ache, 34. opportune, 35. mortgage, 36. constantly, 37. shield, 38. decimate, 39. seismic, 40. tuition

41. res_____le action *adj.* answerable or accountable for something within one's power, control, or management
42. delta pl__n *adj.* without being decorated in any way; (Noun) a vast expanse of flat land with few trees
43. t__e cycle *n.* the cyclical rise and fall of sea level caused by the moon's gravitational pull
44. su_____ly attacked by an enemy *adv.* quickly and unexpectedly
45. a consensual di_____e *n.* the legal dissolution of a marriage
46. have a g_g at the stadium *n.* a performance by a musician or group of musicians, especially playing modern or pop music or jazz; a work that someone undertakes on a temporary basis
47. bl__e circumstances for the failure *v.* to think or say that someone or something did something wrong or is responsible for something bad
48. 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
49. pa_____t in the hospital *n.* a person who is receiving medical treatment, care, or attention from a healthcare professional, such as a doctor, nurse, or therapist; a personal quality or characteristic

ANSWERS: 41. responsible, 42. plain, 43. tide, 44. suddenly, 45. divorce, 46. gig, 47. blame, 48. economy, 49. patient

50. de__r at the claim
v. to raise objections or show reluctance
51. give si___t consent
adj. without any or little sound
52. in___t in stocks
v. to put money, effort, time, etc. into something to make a profit or achieve a result
53. the sc___t of a play
n. a written text of a film, play, broadcast, or speech; something written by hand
54. co_____al swimming pool
adj. belonging to or used by a group rather than individuals; for common use
55. tragic pre_____nt
n. a difficult, unpleasant, or embarrassing situation
56. co__o segment
n. a type of housing where each unit is individually owned, while common areas are jointly owned and managed
57. ra___d clothing
adj. (of clothing) frayed or not in good condition; tattered
58. a co_____te of different photographs
adj. made up of different parts, elements, or substances; (noun) something made from two or more different substances
59. w__p into shape
v. to hit a person or an animal severely with a thin, flexible stick with a cord or leather thong at the end, as a punishment, discipline, etc.
60. sc___p on time
v. to be sparing or frugal in spending or using resources; to economize
61. su_____e a plane crash
v. to live or exist despite a dangerous event or period
62. sh___w puppetry
n. a dark area or shape cast by an object blocking the passage of light; an area in darkness or shade; a reflected image or copy of something; a person, activity, or influence that follows or accompanies someone or something closely and persistently, often in a secretive or ominous manner

ANSWERS: 50. demur, 51. silent, 52. invest, 53. script, 54. communal, 55. predicament, 56. condo, 57. ragged, 58. composite, 59. whip, 60. scrimp, 61. survive, 62. shadow

63. ba____t bottle *n.* the provision of financial help to a corporation or country which is on the brink of bankruptcy
64. a f_n of a plane *n.* a thin flat part on the body of a fish or other aquatic animal used for propulsion or balance
65. a successful ent_____eur *n.* an individual who creates or invests in one or more businesses, especially when this involves taking financial risks
66. ma_____l place *adj.* produced by or containing supernatural powers
67. de_____e this prize *v.* to be worthy of or entitled to something, especially something good or valuable
68. n__m of action *n.* something that is regarded as usual, typical, or standard
69. is_____e a compound *v.* to physically or socially separate someone or something from other people or things
70. sp____t and the letter of the law *n.* the part of a person which is the seat of their mind, feelings, and character rather than their physical body; the general atmosphere of a place or situation and the effect that it has on people
71. de_____te economy *v.* to destroy a significant portion of something or reduce by ten percent; to cause extensive destruction or severe damage; to drastically reduce in size or number

ANSWERS: 63. bailout, 64. fin, 65. entrepreneur, 66. magical, 67. deserve, 68. norm, 69. isolate, 70. spirit, 71. decimate

82. in___t capital *v.* to put money, effort, time, etc. into something to make a profit or achieve a result
83. ri__e barrel *n.* a long-barreled firearm designed to be fired from the shoulder, typically with a rifled bore for accuracy
84. op_____ne occasion *adj.* suitable or happening at a time that is suitable or convenient for a particular purpose
85. ed_____ed speech *adj.* having received a high standard of education
86. ch__r for the home team *v.* to give a loud shout to show support, praise, or approval
87. enormous ex_____es *n.* the money, time, or effort incurred or required for something
88. a mollusk sh__l *n.* hard outer covering or case of eggs, nuts, some seeds, and some animals
89. in_____nt business *adj.* unable to pay one's debts or obligations, often leading to bankruptcy or financial ruin; lacking adequate resources or assets to cover liabilities and expenses
90. school req_____nt *n.* something that is needed or wanted
91. be_____h contempt *adv.* in or to a lower place than someone or something
92. po___e tone *adj.* showing consideration, respect, or deference towards others; having good manners, civility, or courteous behavior

ANSWERS: 82. invest, 83. rifle, 84. opportune, 85. educated, 86. cheer, 87. expense, 88. shell, 89. insolvent, 90. requirement, 91. beneath, 92. polite

93. take an un_____in attitude *adj.* not being sure of something; not being able to choose
94. the gra_____ts factor in making the decision *adj.* of or relating to the ordinary people in a society or an organization as constituting a fundamental political and economic group
95. the se_____ce of the seasons *n.* a series of related events, actions, numbers, etc., which have a particular order
96. be_____p car *adj.* describing something old, damaged, or worn out from use; (verb) to defeat or overpower in a physical altercation
97. an in_____le asset *adj.* impossible or nearly impossible to see
98. ed_____ed adult *adj.* having received a high standard of education
99. the DNA se_____ce *n.* a series of related events, actions, numbers, etc., which have a particular order
100. an unexpected si__t *n.* the ability to see; anything that is seen
101. 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
102. vitamin and mi_____ls *n.* a solid inorganic substance occurring in nature having a definite chemical composition
103. s__o organization *n.* a tall, cylindrical structure, usually made of concrete or steel, that is used for storing grain, feed, or other dry materials; a system or structure that is isolated or separate from others

ANSWERS: 93. uncertain, 94. grassroots, 95. sequence, 96. beat-up, 97. invisible, 98. educated, 99. sequence, 100. sight, 101. bet, 102. mineral, 103. silo

104. na___n-state *n.* a large organized community of people living in a particular country or region and having a particular culture
105. re_____e a phone *v.* to take the place of something
106. act as us__r *n.* a person who shows people to their seats in a theater or church or who guides them through a building
107. in_____le stars *adj.* impossible or nearly impossible to see
108. historical re__c *n.* an object from a previous era, especially one of historical value
109. mo___t income *adj.* having or showing a humble estimate of one's merits, importance, etc.; free from vanity, egotism, boastfulness, or great pretensions
110. an ab__s of hopelessness *n.* a deep, dark, or seemingly bottomless chasm or void
111. future in___w *n.* a relative by marriage, such as a mother-in-law, brother-in-law, or sister-in-law
112. ac___e his rudeness *v.* to charge or criticize someone with a crime or wrongdoing
113. vice-pr_____nt for finance *n.* the leader of a republic, for example, the US; the person in charge of the organization such as a company, university, club, etc.
114. re_____nt population *adj.* able to withstand or recover quickly from difficult conditions
115. an al__m clock *n.* a loud noise or an automatic signal that warns people of danger; a device that signals the occurrence of some undesirable event or particular danger

ANSWERS: 104. nation, 105. replace, 106. usher, 107. invisible, 108. relic, 109. modest, 110. abyss, 111. in-law, 112. accuse, 113. president, 114. resilient, 115. alarm

116. ad_____e a cooperative relationship *v.* to go or move forward; to develop in a positive way
117. troop of ca_____y *n.* a highly mobile army unit
118. ta_____ed athlete *adj.* having a natural ability or aptitude for something; showing exceptional skill or ability in a particular area
119. ass_____nt of interest *n.* a duty or task given to someone, usually as part of their job or studies
120. lack in mo_____ty *n.* the ability to move or be moved freely or easily from one place, job, or social class to another
121. vocational gu_____ce *n.* advice or instructions given to help direct someone's behavior or decision-making
122. self-int_____ion *n.* a preliminary explanation or remarks given before the start of a text, performance, or event; the act of bringing something new into existence or introducing something to a wider audience or new market
123. w__p egg whites *v.* to hit a person or an animal severely with a thin, flexible stick with a cord or leather thong at the end, as a punishment, discipline, etc.
124. give the al__m *n.* a loud noise or an automatic signal that warns people of danger; a device that signals the occurrence of some undesirable event or particular danger
125. ac___e each other *v.* to charge or criticize someone with a crime or wrongdoing

ANSWERS: 116. advance, 117. cavalry, 118. talented, 119. assignment, 120. mobility, 121. guidance, 122. introduction, 123. whip, 124. alarm, 125. accuse

126. send out the la____y *n.* the act of washing clothes and linens; a room or area where clothes are washed and ironed
127. a ti__t game *adj.* fixed, fastened, or kept together firmly or closely
128. r__l down his cheeks *v.* to move in a particular direction by turning over and over or from side to side
129. 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
130. an indomitable sp____t *n.* the part of a person which is the seat of their mind, feelings, and character rather than their physical body; the general atmosphere of a place or situation and the effect that it has on people
131. a very ta_____ed actor *adj.* having a natural ability or aptitude for something; showing exceptional skill or ability in a particular area
132. und_____ed programs *adj.* having insufficient funds to support or carry out an enterprise
133. ins_____ize customary laws *v.* to establish or make something a part of an institution (= a place such as a university, hospital, etc.)
134. private eq____y firm *n.* the value of the shares issued by a company

ANSWERS: 126. laundry, 127. tight, 128. roll, 129. economy, 130. spirit, 131. talented, 132. underfunded, 133. institutionalize, 134. equity

135. regularly co_____t with a doctor *v.* to seek or get advice or information from a person, book, or other source having special knowledge on a particular subject
136. sc____p on expenses *v.* to be sparing or frugal in spending or using resources; to economize
137. a heat sh____d *n.* a protective covering or structure, especially in the past, that soldiers held in front of their bodies to protect themselves
138. a fr____l meal *adj.* characterized by being sparing or economical about money or resources; avoiding waste or luxury
139. a joint ve_____e *n.* a business project or activity that is risky or daring
140. di_____t a well-ordered condition *v.* to prevent or stop something, especially an event, activity, or process, from continuing in the usual way by causing a problem or disturbance
141. fixed an_____y *n.* a fixed sum of money paid to someone annually, typically for the rest of their life or for a fixed number of years; a form of investment in which one makes regular payments to an insurance company or other financial institution to receive a fixed income in the future
142. 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

ANSWERS: 135. consult, 136. scrimp, 137. shield, 138. frugal, 139. venture, 140. disrupt, 141. annuity, 142. policy

143. a met_____us carpenter *adj.* cautious and precise; paying great attention to detail
144. ma_____in order *v.* to continue to uphold or sustain; to keep in a particular state or condition; to assert or declare something to be true
145. ceramic j_g *n.* a container with a handle and spout used for pouring liquids, typically made of ceramics, glass, or metal; (verb) to cook something slowly in a covered container
146. ind_____al freedom *n.* a single person or thing, as distinct from a group
147. military st_____gy *n.* a detailed plan of action designed to achieve a long-term or overall goal.
148. arr_____nt committee *n.* a plan or preparation for the future event; the action or process of placing things in a particular order
149. a hand sc_____t *n.* a written text of a film, play, broadcast, or speech; something written by hand
150. r__l a ball *v.* to move in a particular direction by turning over and over or from side to side
151. 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

ANSWERS: 143. meticulous, 144. maintain, 145. jug, 146. individual, 147. strategy, 148. arrangement, 149. script, 150. roll, 151. policy

152. a real estate in____or *n.* someone who puts money or capital into something to gain financial returns
153. in____e guests *v.* to ask someone to come or join; to offer an opportunity or possibility for something to happen or take place
154. a gra____ts movement for nuclear disarmament *adj.* of or relating to the ordinary people in a society or an organization as constituting a fundamental political and economic group
155. ba____t bill *n.* the provision of financial help to a corporation or country which is on the brink of bankruptcy
156. 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
157. imp____le reputation *adj.* without flaw or fault; perfect or flawless; incapable of doing wrong or making mistakes; of the highest quality or standards
158. re__n as sovereign *n.* the period of time during which a monarch or government holds power; (verb) to be the king or queen
159. walk-in cl____ts *n.* a small room or cabinet with a door used for storing things, especially clothes
160. flexible mi____t *n.* the established set of attitudes or fixed ideas held by someone
161. eli____ty assessment *n.* the state of being qualified or entitled to do or receive something; the satisfaction of the necessary conditions, requirements, or qualifications for something

ANSWERS: 152. investor, 153. invite, 154. grassroots, 155. bailout, 156. boom, 157. impeccable, 158. reign, 159. closet, 160. mindset, 161. eligibility

162. cr___s management *n.* a time of great disagreement, confusion, or danger when problems must be resolved or critical decisions must be taken
163. su_____e a blizzard *v.* to live or exist despite a dangerous event or period
164. adamantly d__y killing *v.* to state that one refuses to admit the existence or truth of something
165. status q_o politician *n.* the existing state or condition of something, especially in relation to a particular situation or issue
166. de__r at the proposal *v.* to raise objections or show reluctance
167. ind_____nce ceremony *n.* freedom from another's or others' control or influence
168. the sy_____ic arteries *adj.* affecting or related to the whole of something, especially the human body or a society
169. l__n athletic figure *adj.* having a noticeably small amount of body fat; (verb) to bend or move from a straight to a sloping posture
170. volcanic v__t *n.* a small opening to escape or release gas, air, liquid, etc.; activity or process that frees or expresses strong creative energy or emotion
171. a person of diverse ta___ts *n.* a natural ability to be good at something; someone who has a natural ability to be good at something
172. laundry de_____nt *n.* a substance used for washing or cleaning, especially one that can remove dirt or stains effectively

ANSWERS: 162. crisis, 163. survive, 164. deny, 165. quo, 166. demur, 167. independence, 168. systemic, 169. lean, 170. vent, 171. talent, 172. detergent

173. ins_____ize a system
v. to establish or make something a part of an institution (= a place such as a university, hospital, etc.)
174. the ex_____ed food sources
adj. extremely tired
175. a do_____rd slope
adj. moving towards a lower position or a lower level
176. 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
177. feel sy_____hy
n. the feeling of being sorry for someone who is experiencing a difficult or unpleasant situation; understanding or sharing someone else's feelings or emotions
178. sk_____y behavior
adj. lacking in detail or completeness; vague, uncertain, or unreliable; suspicious or questionable
179. re_____e a dying dog
v. to save someone or something from a dangerous or difficult situation
180. ra_____d edge
adj. (of clothing) frayed or not in good condition; tattered
181. lack of hu_____ty
n. the quality or condition of being humble; a low estimate of one's self
182. ve_____e capital
n. a business project or activity that is risky or daring
183. for the me_____me
n. the interval or period of time between two events; the interim or temporary time period between two actions or stages of something else

ANSWERS: 173. institutionalize, 174. exhausted, 175. downward, 176. develop, 177. sympathy, 178. sketchy, 179. rescue, 180. ragged, 181. humility, 182. venture, 183. meantime

184. pr____e the amendment *v.* to make a proposal, declare a plan for something
185. de___e a question *v.* to make up someone's mind about something; to come to a conclusion or judgment after considering options
186. tu_____n assistance *n.* the act of teaching something, especially when given to a small group or one person; fees charged by education institutions for instruction or other services
187. cl___t full of suits *n.* a small room or cabinet with a door used for storing things, especially clothes
188. d__b creatures *adj.* lacking the power of speech, unable to speak; stupid, or lacking intelligence
189. v__t tube *n.* a small opening to escape or release gas, air, liquid, etc.; activity or process that frees or expresses strong creative energy or emotion
190. financial cr___s *n.* a time of great disagreement, confusion, or danger when problems must be resolved or critical decisions must be taken
191. the great di_____ry of the century *n.* the act or process of finding information, a place, or an object, or learning about something that was previously not known
192. only a mo___t fee *adj.* having or showing a humble estimate of one's merits, importance, etc.; free from vanity, egotism, boastfulness, or great pretensions

ANSWERS: 184. propose, 185. decide, 186. tuition, 187. closet, 188. dumb, 189. vent, 190. crisis, 191. discovery, 192. modest

193. the ground be_____h my feet *adv.* in or to a lower place than someone or something
194. mem_____ip in a stock exchange *n.* the state of belonging to a group, a club, an organization, etc.
195. ex_____ed parents *adj.* extremely tired
196. res_____le for a customer service *adj.* answerable or accountable for something within one's power, control, or management
197. si____t reading *adj.* without any or little sound
198. vo_____ry participation *adj.* done of one's own free will; without being forced or coerced
199. a__e all the time *v.* to experience a dull, persistent pain or discomfort, typically of moderate or low intensity; to feel a continuous dull pain
200. co_____te materials *adj.* made up of different parts, elements, or substances; (noun) something made from two or more different substances
201. sy_____ic reforms of the organization *adj.* affecting or related to the whole of something, especially the human body or a society
202. holy re__cs *n.* an object from a previous era, especially one of historical value
203. pe__y stock *n.* a small denomination of currency or coin, typically the smallest unit of a currency system; in the US, a coin worth one cent
204. a sense of wel_____ng *n.* the state of being happy and healthy and prosperous

ANSWERS: 193. beneath, 194. membership, 195. exhausted, 196. responsible, 197. silent, 198. voluntary, 199. ache, 200. composite, 201. systemic, 202. relic, 203. penny, 204. well-being

205. di____t sleep *v.* to prevent or stop something, especially an event, activity, or process, from continuing in the usual way by causing a problem or disturbance
206. die su____ly *adv.* quickly and unexpectedly
207. 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
208. develop a st____gy *n.* a detailed plan of action designed to achieve a long-term or overall goal.
209. j_g of beer *n.* a container with a handle and spout used for pouring liquids, typically made of ceramics, glass, or metal; (verb) to cook something slowly in a covered container
210. a pr_____ly-owned railway *adv.* in a private manner; not publicly; secretly
211. ma_____in good health *v.* to continue to uphold or sustain; to keep in a particular state or condition; to assert or declare something to be true
212. wo___e a few steps *v.* to move or shake unsteadily from side to side or up and down
213. app_____nt calendar *n.* a formal arrangement to meet someone at a particular time and place, especially for a reason connected with their work; the act of putting a person into a job or position of responsibility
214. su_____e beforehand *v.* to think that something is likely to be actual or possible

ANSWERS: 205. disrupt, 206. suddenly, 207. shortfall, 208. strategy, 209. jug, 210. privately, 211. maintain, 212. wobble, 213. appointment, 214. suppose

215. di____se the problem *v.* to determine or distinguish the nature of a problem or an illness through a careful analysis
216. make dr____c revision *adj.* radical and extreme; likely to have a significant or far-reaching impact
217. el____le candidates *adj.* having the required qualities or satisfying the necessary criteria
218. dull si__t *n.* the ability to see; anything that is seen
219. 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
220. se____c activities *adj.* relating to or caused by an earthquake or earth vibration
221. d__n hole *v.* to mend a piece of clothing by sewing over a hole or tear with small, tight stitches
222. cultural n__m *n.* something that is regarded as usual, typical, or standard
223. take met____us notes *adj.* cautious and precise; paying great attention to detail
224. the wel____ng of a nation *n.* the state of being happy and healthy and prosperous
225. de___e a word *v.* to state or explain precisely the nature, scope, or meaning of something
226. f__e police officer *adj.* not genuine; fraudulent or counterfeit
227. st____th of the economy *n.* the quality or state of being physically, or sometimes mentally, strong

ANSWERS: 215. diagnose, 216. drastic, 217. eligible, 218. sight, 219. pension, 220. seismic, 221. darn, 222. norm, 223. meticulous, 224. well-being, 225. define, 226. fake, 227. strength

228. di____e settlement *n.* the legal dissolution of a marriage
229. luxury co__o *n.* a type of housing where each unit is individually owned, while common areas are jointly owned and managed
230. el____le for a refund *adj.* having the required qualities or satisfying the necessary criteria
231. be___g to a group *v.* to be the property of someone or something; to be a member or part of a group; to be in the proper or appropriate place
232. retain everyone's di____y *n.* the quality of being worthy of esteem or respect; high office or rank or station
233. ev___y colored *adv.* in equal amounts or shares; in a balanced or impartial way
234. di____e prevention *n.* a disorder or illness that affects the body or mind, often characterized by specific symptoms or abnormal functioning of organs or systems
235. the pl___t of the poor *n.* a difficult or unfortunate situation
236. spend the weekend with their gr____ids *n.* the grandchildren of a particular person
237. me___n age at diagnosis *n.* the value separating the higher half from the lower half of a set of values arranged in order of size
238. ma____l powers *adj.* produced by or containing supernatural powers
239. a mem____ip fee *n.* the state of belonging to a group, a club, an organization, etc.

ANSWERS: 228. divorce, 229. condo, 230. eligible, 231. belong, 232. dignity, 233. evenly, 234. disease, 235. plight, 236. grandkid, 237. median, 238. magical, 239. membership

240. di_____ar after a week *v.* to cease to exist or be visible
241. a hard and re_____nt steel *adj.* able to withstand or recover quickly from difficult conditions
242. de_____t knife *n.* a sweet food served as the last course of a meal
243. em_____cy action *n.* a sudden unforeseen crisis usually involving danger that requires immediate action
244. 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
245. honor gr_____te *n.* a person who has a first degree from university or college; (verb) to complete the first course of university or college and get a degree
246. numerous un_____in factors *adj.* not being sure of something; not being able to choose
247. be___g to different species *v.* to be the property of someone or something; to be a member or part of a group; to be in the proper or appropriate place
248. 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
249. live a fr___l lifestyle *adj.* characterized by being sparing or economical about money or resources; avoiding waste or luxury

ANSWERS: 240. disappear, 241. resilient, 242. dessert, 243. emergency, 244. shortfall, 245. graduate, 246. uncertain, 247. belong, 248. pretension, 249. frugal

250. re__n of a dictator *n.* the period of time during which a monarch or government holds power; (verb) to be the king or queen
251. in____or lawsuit *n.* someone who puts money or capital into something to gain financial returns
252. the g_p between ideal and reality *n.* a conspicuous disparity or difference separates something such as a figure, people, their opinions, situation, etc.
253. ve____im transcript *adv.* word for word; in the exact words; exactly as spoken or written
254. a l__n horse *adj.* having a noticeably small amount of body fat; (verb) to bend or move from a straight to a sloping posture
255. int____ion education *n.* a preliminary explanation or remarks given before the start of a text, performance, or event; the act of bringing something new into existence or introducing something to a wider audience or new market
256. coaxial ca__e *n.* a set of wires covered by plastic or rubber that carries electricity, phone signals, etc.; a solid thick rope made of twisted hemp or steel wire
257. matter of ur____y *n.* the quality of being very important and needing to be dealt with immediately
258. pr____e changes *v.* to make a proposal, declare a plan for something
259. ad__t a bill *v.* to choose to follow something; to legally take a child from another family and care for them as if they were one's own

ANSWERS: 250. reign, 251. investor, 252. gap, 253. verbatim, 254. lean, 255. introduction, 256. cable, 257. urgency, 258. propose, 259. adopt

260. 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
261. student on a ti__t budget *adj.* fixed, fastened, or kept together firmly or closely
262. ride the t__e of change *n.* the cyclical rise and fall of sea level caused by the moon's gravitational pull
263. con_____ion in English *n.* an informal talk between two or more people to exchange their views, ideas, information, etc.
264. regional pol_____er *n.* a person in charge of or involved in developing action plans for a political party, business, etc.
265. a me___n strip *n.* the value separating the higher half from the lower half of a set of values arranged in order of size
266. gr_____te degree program *n.* a person who has a first degree from university or college; (verb) to complete the first course of university or college and get a degree
267. st__l analysis *n.* a seat without a back or arms, typically used by one person; a piece of furniture with a flat top supported by one or more legs, used for working at or eating from; a piece of feces excreted from the body
268. hunting ri__e *n.* a long-barreled firearm designed to be fired from the shoulder, typically with a rifled bore for accuracy

ANSWERS: 260. bet, 261. tight, 262. tide, 263. conversation, 264. policymaker, 265. median, 266. graduate, 267. stool, 268. rifle

269. the ab__s of time *n.* a deep, dark, or seemingly bottomless chasm or void
270. di_____ar without a trace *v.* to cease to exist or be visible
271. de_____us breeze *adj.* exceptionally pleasing to taste or smell
272. ho_____ss shelter *adj.* without a home, and therefore typically living on the streets
273. temporary me_____l treatment *adj.* relating to the treatment of illness or injuries; relating to the practice of medicine
274. ex_____e account *n.* the money, time, or effort incurred or required for something
275. masculine ch__m *n.* the power or quality of pleasing or fascinating people
276. a cr__y scheme *adj.* stupid or not sensible; very angry
277. turn out to be all s__m *n.* something that is not as good or true as it seems to be and is intended to deceive people; a person who pretends to be something they are not
278. spread of f__e news *adj.* not genuine; fraudulent or counterfeit
279. vo_____ry action *adj.* done of one's own free will; without being forced or coerced
280. bird's n__t *n.* a structure in which animals lay their eggs or give birth to their young
281. variety of de_____us foods *adj.* exceptionally pleasing to taste or smell
282. tw__t around to the left *v.* to bend or turn something into a certain shape

ANSWERS: 269. abyss, 270. disappear, 271. delicious, 272. homeless, 273. medical, 274. expense, 275. charm, 276. crazy, 277. sham, 278. fake, 279. voluntary, 280. nest, 281. delicious, 282. twist

283. import things pr_____ly *adv.* in a private manner; not publicly; secretly
284. ch__m against bad luck *n.* the power or quality of pleasing or fascinating people
285. ur_____y in the use of force *n.* the quality of being very important and needing to be dealt with immediately
286. ap_____se his property *v.* to assess or evaluate the value, quality, or condition of something or someone, often in a professional or organized manner
287. co_____al combination of funds *adj.* belonging to or used by a group rather than individuals; for common use
288. meet req_____nt *n.* something that is needed or wanted
289. imp_____le taste *adj.* without flaw or fault; perfect or flawless; incapable of doing wrong or making mistakes; of the highest quality or standards
290. em___y job seekers *v.* to give somebody a job and pay them for it; to make use of
291. the mi_____t in an education system *n.* the established set of attitudes or fixed ideas held by someone
292. a s__m battle *n.* something that is not as good or true as it seems to be and is intended to deceive people; a person who pretends to be something they are not
293. ad_____e the technology *v.* to go or move forward; to develop in a positive way
294. 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

ANSWERS: 283. privately, 284. charm, 285. urgency, 286. appraise, 287. communal, 288. requirement, 289. impeccable, 290. employ, 291. mindset, 292. sham, 293. advance, 294. develop

295. co_____t my wallet *v.* to seek or get advice or information from a person, book, or other source having special knowledge on a particular subject
296. di____e money equally *v.* to separate or cause to separate into parts or groups
297. us__r theater *n.* a person who shows people to their seats in a theater or church or who guides them through a building
298. mi_____l rights *n.* a solid inorganic substance occurring in nature having a definite chemical composition
299. in____e criticism *v.* to ask someone to come or join; to offer an opportunity or possibility for something to happen or take place
300. ad____t at sea *adj.* without purpose or direction; floating with no clear destination or goal; lacking a stable or secure position or status
301. Doppler sh__t *n.* a slight transition in position, direction, or trend
302. 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
303. de_____nt solution *n.* a substance used for washing or cleaning, especially one that can remove dirt or stains effectively
304. h__t of trouble *n.* an indirect suggestion; a slight but appreciable amount of something
305. 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: 295. consult, 296. divide, 297. usher, 298. mineral, 299. invite, 300. adrift, 301. shift, 302. wage, 303. detergent, 304. hint, 305. infrastructure

306. ca____n industry *n.* a simple drawing depicting a humorous or critical situation, often accompanied by a caption
307. ad__t a child *v.* to choose to follow something; to legally take a child from another family and care for them as if they were one's own
308. g_m membership *n.* a place equipped for exercise and other physical training
309. 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
310. bankrupt cr____or *n.* a person, company, etc. to whom a debtor owes money
311. major paradigm sh__t *n.* a slight transition in position, direction, or trend
312. gu____ce counselor *n.* advice or instructions given to help direct someone's behavior or decision-making
313. save a pe__y *n.* a small denomination of currency or coin, typically the smallest unit of a currency system; in the US, a coin worth one cent
314. sk____y sources *adj.* lacking in detail or completeness; vague, uncertain, or unreliable; suspicious or questionable
315. a con_____ly varying mind *adv.* all the time
316. severely und_____ed *adj.* having insufficient funds to support or carry out an enterprise

ANSWERS: 306. cartoon, 307. adopt, 308. gym, 309. decide, 310. creditor, 311. shift, 312. guidance, 313. penny, 314. sketchy, 315. constantly, 316. underfunded

317. lo_____ty genes *n.* the property of being long-lived; significant duration of service
318. di_____e control *n.* a disorder or illness that affects the body or mind, often characterized by specific symptoms or abnormal functioning of organs or systems
319. determine eli_____ty status *n.* the state of being qualified or entitled to do or receive something; the satisfaction of the necessary conditions, requirements, or qualifications for something
320. play the fl___e *n.* a musical instrument consisting of a metal, wood, or bamboo tube with a row of fingerholes and sometimes keys, played by blowing across a hole near one end
321. finish the ass_____nt *n.* a duty or task given to someone, usually as part of their job or studies
322. meeting in___ws *n.* a relative by marriage, such as a mother-in-law, brother-in-law, or sister-in-law
323. an as_____d position *adj.* confident and sure; having no doubts or worries
324. impending ret_____nt *n.* the fact or act of stopping working and leaving one's job
325. pl___n answer *adj.* without being decorated in any way; (Noun) a vast expanse of flat land with few trees
326. me_____me report *n.* the interval or period of time between two events; the interim or temporary time period between two actions or stages of something else

ANSWERS: 317. longevity, 318. disease, 319. eligibility, 320. flute, 321. assignment, 322. in-law, 323. assured, 324. retirement, 325. plain, 326. meantime

327. el_____fy a manufacturing process *v.* to make a machine or system work by using electricity; to make someone extremely enthusiastic about or interested in something
328. arr_____nt of the furniture *n.* a plan or preparation for the future event; the action or process of placing things in a particular order
329. abdicate the th____e *n.* a chair or seat of state for a monarch or other high-ranking person; the position of being a king or queen
330. fl__e music *n.* a musical instrument consisting of a metal, wood, or bamboo tube with a row of fingerholes and sometimes keys, played by blowing across a hole near one end
331. 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
332. de_____at borrower *n.* a person who avoids paying debts or fulfilling financial obligations, often to family members, creditors, or the government
333. distance g_p *n.* a conspicuous disparity or difference separates something such as a figure, people, their opinions, situation, etc.
334. cellular signaling pa_____ys *n.* a track that constitutes or serves as a path; an approach or a way of doing something

ANSWERS: 327. electrify, 328. arrangement, 329. throne, 330. flute, 331. pretension, 332. deadbeat, 333. gap, 334. pathway

335. sy____hy card *n.* the feeling of being sorry for someone who is experiencing a difficult or unpleasant situation; understanding or sharing someone else's feelings or emotions
336. la____y room *n.* the act of washing clothes and linens; a room or area where clothes are washed and ironed
337. at____d service *v.* to be present at an event, to go to a place
338. an____ce the award winners *v.* to make something known or officially inform people about something
339. back f_n *n.* a thin flat part on the body of a fish or other aquatic animal used for propulsion or balance
340. re____e voluntarily *v.* to withdraw from one's position or occupation, especially because of age
341. a scientific di____ry *n.* the act or process of finding information, a place, or an object, or learning about something that was previously not known
342. at____d a meeting *v.* to be present at an event, to go to a place
343. di____se with CT scans *v.* to determine or distinguish the nature of a problem or an illness through a careful analysis
344. dr____c measures *adj.* radical and extreme; likely to have a significant or far-reaching impact
345. unpaid w__es *n.* a particular amount of money that somebody earns, usually every week or every month, for work or services

ANSWERS: 335. sympathy, 336. laundry, 337. attend, 338. announce, 339. fin, 340. retire, 341. discovery, 342. attend, 343. diagnose, 344. drastic, 345. wage

346. 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
347. de___e my position *v.* to state or explain precisely the nature, scope, or meaning of something
348. cr__y about cars and racing *adj.* stupid or not sensible; very angry
349. a n__t of thieves *n.* a structure in which animals lay their eggs or give birth to their young
350. a volunteer nu___e *n.* a healthcare professional who is trained to provide care for the sick or injured; (verb) to try to cure by special care or treatment of an illness or injury
351. pr_____s improvement *n.* a series of actions or operations performed to achieve a particular outcome or goal; a systematic procedure or approach used to accomplish a specific task or objective; a method of treating milk to make it suitable for consumption or use in other dairy products
352. as_____d confidence *adj.* confident and sure; having no doubts or worries
353. b__t him in the face *v.* to sing loudly and forcefully; to hit someone or something hard; (noun) a strip of leather or other material worn to tie or buckle something around the body
354. decision-making pr_____s *n.* a series of actions or operations performed to achieve a particular outcome or goal; a systematic procedure or approach used to accomplish a specific task or objective; a method of treating milk to make it suitable for consumption or use in other dairy products

ANSWERS: 346. pension, 347. define, 348. crazy, 349. nest, 350. nurse, 351. process, 352. assured, 353. belt, 354. process

355. in_____nt debtor *adj.* unable to pay one's debts or obligations, often leading to bankruptcy or financial ruin; lacking adequate resources or assets to cover liabilities and expenses
356. plastic co_____er *n.* a receptacle or object used to hold, store, or transport something; a large standardized metal box that is used for transporting goods by sea or land
357. co_____er ship *n.* a receptacle or object used to hold, store, or transport something; a large standardized metal box that is used for transporting goods by sea or land
358. as___e an important role *v.* to think or accept something to be true without having proof of it; to take or begin to have power; to begin to exhibit a specific quality or appearance
359. co_____e a large of alcohol *v.* to spend something, especially fuel, energy, or time, in a large amount
360. cute gr_____ids *n.* the grandchildren of a particular person
361. d__e store *n.* an American or Canadian coin worth one-tenth of a dollar
362. st__l seat *n.* a seat without a back or arms, typically used by one person; a piece of furniture with a flat top supported by one or more legs, used for working at or eating from; a piece of feces excreted from the body
363. a friendly con_____ion *n.* an informal talk between two or more people to exchange their views, ideas, information, etc.

ANSWERS: 355. insolvent, 356. container, 357. container, 358. assume, 359. consume, 360. grandkid, 361. dime, 362. stool, 363. conversation

364. a me_____l opinion *adj.* relating to the treatment of illness or injuries; relating to the practice of medicine
365. take up an app_____nt *n.* a formal arrangement to meet someone at a particular time and place, especially for a reason connected with their work; the act of putting a person into a job or position of responsibility
366. de_____e respect *v.* to be worthy of or entitled to something, especially something good or valuable
367. a ho_____ss cat *adj.* without a home, and therefore typically living on the streets
368. financial ind_____nce *n.* freedom from another's or others' control or influence
369. pa_____t with weight loss *n.* a person who is receiving medical treatment, care, or attention from a healthcare professional, such as a doctor, nurse, or therapist; a personal quality or characteristic
370. raw ta____t *n.* a natural ability to be good at something; someone who has a natural ability to be good at something
371. lo_____ty crisis *n.* the property of being long-lived; significant duration of service
372. nuclear s__o *n.* a tall, cylindrical structure, usually made of concrete or steel, that is used for storing grain, feed, or other dry materials; a system or structure that is isolated or separate from others

ANSWERS: 364. medical, 365. appointment, 366. deserve, 367. homeless, 368. independence, 369. patient, 370. talent, 371. longevity, 372. silo

373. sh___w cast *n.* a dark area or shape cast by an object blocking the passage of light; an area in darkness or shade; a reflected image or copy of something; a person, activity, or influence that follows or accompanies someone or something closely and persistently, often in a secretive or ominous manner
374. 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
375. quote his words ve_____im *adv.* word for word; in the exact words; exactly as spoken or written
376. the cr_____or's claims *n.* a person, company, etc. to whom a debtor owes money
377. rusty n__l *n.* a thin, pointed piece of metal with a flat head used for fastening things together; the thin hard layer covering and protecting the outer tip of the fingers or toes
378. billionaire ent_____eur *n.* an individual who creates or invests in one or more businesses, especially when this involves taking financial risks
379. el_____fy the audience *v.* to make a machine or system work by using electricity; to make someone extremely enthusiastic about or interested in something
380. tw__t a wet towel *v.* to bend or turn something into a certain shape

ANSWERS: 373. shadow, 374. boom, 375. verbatim, 376. creditor, 377. nail, 378. entrepreneur, 379. electrify, 380. twist

381. miserable pl___t *n.* a difficult or unfortunate situation
382. re___e a company from bankruptcy *v.* to save someone or something from a dangerous or difficult situation
383. an egg sh__l *n.* hard outer covering or case of eggs, nuts, some seeds, and some animals
384. 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
385. helpful h__ts *n.* an indirect suggestion; a slight but appreciable amount of something
386. co____e electricity *v.* to spend something, especially fuel, energy, or time, in a large amount
387. imperial th___e *n.* a chair or seat of state for a monarch or other high-ranking person; the position of being a king or queen
388. q_o warranto *n.* the existing state or condition of something, especially in relation to a particular situation or issue
389. g_g economy *n.* a performance by a musician or group of musicians, especially playing modern or pop music or jazz; a work that someone undertakes on a temporary basis
390. as___e a lousy attitude to his boss *v.* to think or accept something to be true without having proof of it; to take or begin to have power; to begin to exhibit a specific quality or appearance

ANSWERS: 381. plight, 382. rescue, 383. shell, 384. mortgage, 385. hint, 386. consume, 387. throne, 388. quo, 389. gig, 390. assume

391. ch__r me up *v.* to give a loud shout to show support, praise, or approval
392. te____ng offer *adj.* likely to attract or persuade someone to do something, especially something that may not be wise or safe
393. struck d__b *adj.* lacking the power of speech, unable to speak; stupid, or lacking intelligence
394. in____ng scent *adj.* having an attractive or tempting quality that draws people in; encouraging or alluring in a way that makes people want to take part or participate
395. pa____y to understanding *n.* a track that constitutes or serves as a path; an approach or a way of doing something
396. pre____nt decision *n.* a difficult, unpleasant, or embarrassing situation
397. respect for human di____y *n.* the quality of being worthy of esteem or respect; high office or rank or station
398. leather b__t *v.* to sing loudly and forcefully; to hit someone or something hard; (noun) a strip of leather or other material worn to tie or buckle something around the body

ANSWERS: 391. cheer, 392. tempting, 393. dumb, 394. inviting, 395. pathway, 396. predicament, 397. dignity, 398. belt

Session 3: Fill in the Blanks

1. 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

2. The product developed through years of research continues to _____ the market.
 - v.* to make a machine or system work by using electricity; to make someone extremely enthusiastic about or interested in something

3. Always _____ a lawyer before launching a business.
 - v.* to seek or get advice or information from a person, book, or other source having special knowledge on a particular subject

4. This bronze sword is a _____ of ancient times.
 - n.* an object from a previous era, especially one of historical value

5. The company has been successful in maintaining the status _____.
 - n.* the existing state or condition of something, especially in relation to a particular situation or issue

6. 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

7. That company is cautious when it comes to _____ investment.
 - n.* the value of the shares issued by a company

ANSWERS: 1. policy, 2. electrify, 3. consult, 4. relic, 5. quo, 6. wages, 7. equity

8. The _____ to the new class was informative and engaging.
- n.* a preliminary explanation or remarks given before the start of a text, performance, or event; the act of bringing something new into existence or introducing something to a wider audience or new market
9. The band was _____ out old songs in response to audience requests.
- v.* to sing loudly and forcefully; to hit someone or something hard; (noun) a strip of leather or other material worn to tie or buckle something around the body
10. The program is _____ so participants can choose whether or not to take part.
- adj.* done of one's own free will; without being forced or coerced
11. A smaller car will _____ less fuel.
- v.* to spend something, especially fuel, energy, or time, in a large amount
12. The hurricane _____ the small town, leaving behind destruction and devastation.
- v.* to destroy a significant portion of something or reduce by ten percent; to cause extensive destruction or severe damage; to drastically reduce in size or number
13. The new policy aims to _____ the use of renewable energy sources.
- v.* to establish or make something a part of an institution (= a place such as a university, hospital, etc.)
14. I have limited _____ in my arms.
- n.* the ability to move or be moved freely or easily from one place, job, or social class to another

ANSWERS: 8. introduction, 9. belting, 10. voluntary, 11. consume, 12. decimated, 13. institutionalize, 14. mobility

15. 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

16. He was exhausted and _____ into bed as soon as he got home.

- v. to move in a particular direction by turning over and over or from side to side

17. 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

18. The farmer used a ____ to store feed for the animals.

- n. a tall, cylindrical structure, usually made of concrete or steel, that is used for storing grain, feed, or other dry materials; a system or structure that is isolated or separate from others

19. The rain and thunder are _____ today.

- adj. stupid or not sensible; very angry

20. Let's go to an all-you-can-eat _____ restaurant.

- n. a sweet food served as the last course of a meal

21. I will work hard to _____ my goals and realize my dreams.

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

22. I had to _____ and save every penny to afford my dream vacation.

- v. to be sparing or frugal in spending or using resources; to economize

ANSWERS: 15. bet, 16. rolled, 17. decide, 18. silo, 19. crazy, 20. dessert, 21. achieve, 22. scrimp

23. All those _____ will receive a substantial amount of money.
adj. having the required qualities or satisfying the necessary criteria
24. The phenomenon is _____ at optical wavelengths.
adj. impossible or nearly impossible to see
25. Countries whose goal is economic development often focus on fostering an entrepreneurial _____ in each individual.
n. the established set of attitudes or fixed ideas held by someone
26. I need to do the _____ before I run out of clean clothes.
n. the act of washing clothes and linens; a room or area where clothes are washed and ironed
27. The national assembly has _____ the budget.
v. to choose to follow something; to legally take a child from another family and care for them as if they were one's own
28. 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
29. The stock market has been in a _____ trend for the past month.
adj. moving towards a lower position or a lower level
30. The couple decided to get a _____ after many years of marriage.
n. the legal dissolution of a marriage

ANSWERS: 23. eligible, 24. invisible, 25. mindset, 26. laundry, 27. adopted, 28. mortgage, 29. downward, 30. divorce

31. He spent his afternoon watching _____ movies on TV.
n. a simple drawing depicting a humorous or critical situation, often accompanied by a caption
32. My application for _____ in the association was accepted.
n. the state of belonging to a group, a club, an organization, etc.
33. The phone rang at the most _____ time.
adj. suitable or happening at a time that is suitable or convenient for a particular purpose
34. The police discovered a _____ case in the suspect's car during their investigation.
n. a long-barreled firearm designed to be fired from the shoulder, typically with a rifled bore for accuracy
35. A great stretch of the lake lay _____ them.
adv. in or to a lower place than someone or something
36. The shark's powerful _____ allowed it to swim at high speeds.
n. a thin flat part on the body of a fish or other aquatic animal used for propulsion or balance
37. 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
38. I _____ all over after running a marathon yesterday.
v. to experience a dull, persistent pain or discomfort, typically of moderate or low intensity; to feel a continuous dull pain

ANSWERS: 31. cartoon, 32. membership, 33. opportune, 34. rifle, 35. beneath, 36. fins, 37. pretensions, 38. ache

39. The king sat on his _____ surveying his kingdom.
n. a chair or seat of state for a monarch or other high-ranking person; the position of being a king or queen
40. The data he prepared was completely _____.
n. something that is not as good or true as it seems to be and is intended to deceive people; a person who pretends to be something they are not
41. The _____ into the new market was risky, but it paid off.
n. a business project or activity that is risky or daring
42. She departed hurriedly because of some significant _____ in their affairs.
n. the quality of being very important and needing to be dealt with immediately
43. The global community is undergoing _____ changes at present.
adj. radical and extreme; likely to have a significant or far-reaching impact
44. We want to _____ you to our annual charity event.
v. to ask someone to come or join; to offer an opportunity or possibility for something to happen or take place
45. She filled the ___ with ice-cold water from the fridge.
n. a container with a handle and spout used for pouring liquids, typically made of ceramics, glass, or metal; (verb) to cook something slowly in a covered container
46. The doctor asked me to provide a _____ sample for testing.
n. a seat without a back or arms, typically used by one person; a piece of furniture with a flat top supported by one or more legs, used for working at or eating from; a piece of feces excreted from the body

ANSWERS: 39. throne, 40. sham, 41. venture, 42. urgency, 43. drastic, 44. invite, 45. jug, 46. stool

47. Despite their tragic loss, the family is showing great _____.
- n.* the part of a person which is the seat of their mind, feelings, and character rather than their physical body; the general atmosphere of a place or situation and the effect that it has on people
48. I found a _____ old book at the thrift store for just a few dollars.
- adj.* describing something old, damaged, or worn out from use; (verb) to defeat or overpower in a physical altercation
49. Many people are working together to close the gender _____.
- n.* a conspicuous disparity or difference separates something such as a figure, people, their opinions, situation, etc.
50. Many famous _____ are within walking distance.
- n.* the ability to see; anything that is seen
51. The company filed for bankruptcy and was declared _____.
- adj.* unable to pay one's debts or obligations, often leading to bankruptcy or financial ruin; lacking adequate resources or assets to cover liabilities and expenses
52. Many countries provided a _____ to the private sector to minimize the economic impact of the coronavirus pandemic.
- n.* the provision of financial help to a corporation or country which is on the brink of bankruptcy
53. Her research team made an important _____.
- n.* the act or process of finding information, a place, or an object, or learning about something that was previously not known

ANSWERS: 47. spirit, 48. beat-up, 49. gap, 50. sights, 51. insolvent, 52. bailout, 53. discovery

54. For this project to be successful, we must control _____ strictly.
n. the money, time, or effort incurred or required for something
55. This vaccine causes mild _____ side effects.
adj. affecting or related to the whole of something, especially the human body or a society
56. She is a _____ person and has always bounced back from setbacks.
adj. able to withstand or recover quickly from difficult conditions
57. You should not _____ them from the community.
v. to physically or socially separate someone or something from other people or things
58. When the first molecule in the _____ receives a signal, it activates other molecules.
n. a track that constitutes or serves as a path; an approach or a way of doing something
59. The _____ runner fell to the ground and gasped.
adj. extremely tired
60. The _____ aroma of freshly baked bread drew me into the bakery.
adj. having an attractive or tempting quality that draws people in; encouraging or alluring in a way that makes people want to take part or participate
61. The fire department arrived just in time to _____ the family from the burning building.
v. to save someone or something from a dangerous or difficult situation

ANSWERS: 54. expenses, 55. systemic, 56. resilient, 57. isolate, 58. pathway, 59. exhausted, 60. inviting, 61. rescue

62. We had to reschedule the dentist's _____.
- n.* a formal arrangement to meet someone at a particular time and place, especially for a reason connected with their work; the act of putting a person into a job or position of responsibility
63. The prize money was structured as a yearly _____ rather than a lump sum.
- n.* a fixed sum of money paid to someone annually, typically for the rest of their life or for a fixed number of years; a form of investment in which one makes regular payments to an insurance company or other financial institution to receive a fixed income in the future
64. Many employers hire _____ trainees to train as managers.
- n.* a person who has a first degree from university or college; (verb) to complete the first course of university or college and get a degree
65. I expressed my _____ to my friend after her cat passed away.
- n.* the feeling of being sorry for someone who is experiencing a difficult or unpleasant situation; understanding or sharing someone else's feelings or emotions
66. The restaurant uses large _____ to store its food ingredients.
- n.* a receptacle or object used to hold, store, or transport something; a large standardized metal box that is used for transporting goods by sea or land
67. Numerous great professional sports _____ have come from this city.
- n.* a natural ability to be good at something; someone who has a natural ability to be good at something
68. He is proud of the _____ of the business.
- n.* the property of being long-lived; significant duration of service

ANSWERS: 62. appointment, 63. annuity, 64. graduate, 65. sympathy, 66. containers, 67. talents, 68. longevity

69. What is the entry _____ for this course?
n. something that is needed or wanted
70. This device is used to _____ brain cancer and other tumors.
v. to determine or distinguish the nature of a problem or an illness through a careful analysis
71. He became _____ after losing his job.
adj. without a home, and therefore typically living on the streets
72. As an _____ he had the right to make his own decisions and live his life as he saw fit.
n. a single person or thing, as distinct from a group
73. His _____ manners and appearance made him stand out from the rest of the guests.
adj. without flaw or fault; perfect or flawless; incapable of doing wrong or making mistakes; of the highest quality or standards
74. The table _____ a little when I put my drink on it.
v. to move or shake unsteadily from side to side or up and down
75. I use environmentally friendly _____ when I wash my clothes and dishes.
n. a substance used for washing or cleaning, especially one that can remove dirt or stains effectively
76. The _____ index tracks the performance of multiple stocks in the same sector.
adj. made up of different parts, elements, or substances; (noun) something made from two or more different substances

ANSWERS: 69. requirement, 70. diagnose, 71. homeless, 72. individual, 73. impeccable, 74. wobbled, 75. detergent, 76. composite

77. What do you _____ the culprit's motive was?
v. to think that something is likely to be actual or possible
78. He was in a _____ and didn't know how to escape it.
n. a difficult, unpleasant, or embarrassing situation
79. My grandparents were always _____ with their money, even when they had plenty of it.
adj. characterized by being sparing or economical about money or resources; avoiding waste or luxury
80. The female birds build a _____ and lay their eggs in May.
n. a structure in which animals lay their eggs or give birth to their young
81. 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
82. Institutional _____ refrained from buying stocks amid the booming economy.
n. someone who puts money or capital into something to gain financial returns
83. She was so proud of her _____ who were all doing well in school and had great personalities.
n. the grandchildren of a particular person
84. My _____ was overwhelming and complicated, but it was also exciting.
n. a duty or task given to someone, usually as part of their job or studies

ANSWERS: 77. suppose, 78. predicament, 79. frugal, 80. nest, 81. economy, 82. investors, 83. grandkids, 84. assignment

85. When asked to participate in the project, she _____ saying she was too busy.
- v.* to raise objections or show reluctance
86. The doctor diagnosed him with a rare _____ that had no known cure.
- n.* a disorder or illness that affects the body or mind, often characterized by specific symptoms or abnormal functioning of organs or systems
87. I'm so sorry to _____ you when you're pretty busy.
- v.* to prevent or stop something, especially an event, activity, or process, from continuing in the usual way by causing a problem or disturbance
88. The following example _____ that the capacity of each battery is the same.
- v.* to think or accept something to be true without having proof of it; to take or begin to have power; to begin to exhibit a specific quality or appearance
89. We were filled with _____ at the sight of the Queen.
- n.* the quality or condition of being humble; a low estimate of one's self
90. 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
91. It's important to be _____ even when you disagree with someone.
- adj.* showing consideration, respect, or deference towards others; having good manners, civility, or courteous behavior
92. The healthcare system is _____ and patients are not receiving the needed treatment.
- adj.* having insufficient funds to support or carry out an enterprise

ANSWERS: 85. demurred, 86. disease, 87. disrupt, 88. assumes, 89. humility, 90. invest, 91. polite, 92. underfunded,

93. We do move forward with those tasks in _____ next week.
n. a series of related events, actions, numbers, etc., which have a particular order
94. These birds can only _____ in temperate climates.
v. to live or exist despite a dangerous event or period
95. 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
96. The doctor carefully examined the _____ medical history.
n. a person who is receiving medical treatment, care, or attention from a healthcare professional, such as a doctor, nurse, or therapist; a personal quality or characteristic
97. We must _____ to this matter.
v. to be present at an event, to go to a place
98. I found a lucky _____ on the ground while walking to work this morning.
n. a small denomination of currency or coin, typically the smallest unit of a currency system; in the US, a coin worth one cent
99. _____ willingly accept business risks to achieve success.
n. an individual who creates or invests in one or more businesses, especially when this involves taking financial risks
100. She went to the fully equipped _____ to work out every day.
n. a place equipped for exercise and other physical training

ANSWERS: 93. sequence, 94. survive, 95. infrastructure, 96. patient's, 97. attend, 98. penny, 99. Entrepreneurs, 100. gym

101. The _____ for applying for a visa can be lengthy and complicated.

n. a series of actions or operations performed to achieve a particular outcome or goal; a systematic procedure or approach used to accomplish a specific task or objective; a method of treating milk to make it suitable for consumption or use in other dairy products

102. The tree cast a _____ over the picnic area, providing relief from the sun.

n. a dark area or shape cast by an object blocking the passage of light; an area in darkness or shade; a reflected image or copy of something; a person, activity, or influence that follows or accompanies someone or something closely and persistently, often in a secretive or ominous manner

103. The lowest lowland region is mostly flat _____.

adj. without being decorated in any way; (Noun) a vast expanse of flat land with few trees

104. To advance this discussion, we must _____ "success" rigorously.

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

105. This system uses submarine _____ to exchange information between continents.

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

106. The _____ team worked quickly to save the patient's life.

adj. relating to the treatment of illness or injuries; relating to the practice of medicine

107. Despite his many achievements, he remained _____ and down-to-earth.

adj. having or showing a humble estimate of one's merits, importance, etc.; free from vanity, egotism, boastfulness, or great pretensions

ANSWERS: 101. process, 102. shadow, 103. plain, 104. define, 105. cables, 106. medical, 107. modest

108. The _____ announcing an enemy attack went off this morning.
- n.* a loud noise or an automatic signal that warns people of danger; a device that signals the occurrence of some undesirable event or particular danger
109. The club _____ does not have absolute power.
- n.* the leader of a republic, for example, the US; the person in charge of the organization such as a company, university, club, etc.
110. The night shift _____ checked my vital signs before administering the medication.
- n.* a healthcare professional who is trained to provide care for the sick or injured; (verb) to try to cure by special care or treatment of an illness or injury
111. The _____ solo in the symphony was beautiful and elevated the overall performance.
- n.* a musical instrument consisting of a metal, wood, or bamboo tube with a row of fingerholes and sometimes keys, played by blowing across a hole near one end
112. The young couple was searching for their first _____ in the city.
- n.* a type of housing where each unit is individually owned, while common areas are jointly owned and managed
113. My sister-_____ is a pediatrician who works in a children's hospital.
- n.* a relative by marriage, such as a mother-in-law, brother-in-law, or sister-in-law
114. The mobile application industry is _____ changing.
- adv.* all the time
115. This fund is responsible for disability and _____ benefits.
- n.* the fact or act of stopping working and leaving one's job

ANSWERS: 108. alarm, 109. president, 110. nurse, 111. flute, 112. condo, 113. in-law, 114. constantly, 115. retirement

116. He used a hammer and round _____ to fix the loose board on the fence.

n. a thin, pointed piece of metal with a flat head used for fastening things together; the thin hard layer covering and protecting the outer tip of the fingers or toes

117. There is nothing more valuable than _____ and freedom.

n. freedom from another's or others' control or influence

118. 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

119. These are significantly more exquisite than typical _____ bracelets.

n. the power or quality of pleasing or fascinating people

120. Scientific knowledge will _____ significantly with the power of AI.

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

121. The president declared a state of _____.

n. a sudden unforeseen crisis usually involving danger that requires immediate action

122. There was no _____ of a problem.

n. an indirect suggestion; a slight but appreciable amount of something

123. The neighborhood had a _____ reputation due to its high crime rate.

adj. lacking in detail or completeness; vague, uncertain, or unreliable; suspicious or questionable

ANSWERS: 116. nail, 117. independence, 118. develop, 119. charm, 120. advance, 121. emergency, 122. hint, 123. sketchy

124. The systems we have developed has accepted as industry _____.
n. something that is regarded as usual, typical, or standard
125. The third season of the anime show has been _____.
v. to make something known or officially inform people about something
126. I want to _____ a toast in honor of our longstanding relationship.
v. to make a proposal, declare a plan for something
127. He is still _____ stealing the money from the cash register.
v. to state that one refuses to admit the existence or truth of something
128. You must provide proof of income and residency to meet the _____ requirements.
n. the state of being qualified or entitled to do or receive something; the satisfaction of the necessary conditions, requirements, or qualifications for something
129. Eventually, the new design will _____ all older models.
v. to take the place of something
130. Red _____ is often harmful to the local ecosystem.
n. the cyclical rise and fall of sea level caused by the moon's gravitational pull
131. When making arrests, police officers frequently _____ excessive force.
v. to give somebody a job and pay them for it; to make use of
132. The deep sea is an _____ of mystery and discovery.
n. a deep, dark, or seemingly bottomless chasm or void

ANSWERS: 124. norms, 125. announced, 126. propose, 127. denying, 128. eligibility, 129. replace, 130. tide, 131. employ, 132. abyss

133. The old flag was _____ and torn.

adj. (of clothing) frayed or not in good condition; tattered

134. The robust economy of the country is based on its _____ resources.

n. a solid inorganic substance occurring in nature having a definite chemical composition

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

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

136. His father cannot afford his _____.

n. the act of teaching something, especially when given to a small group or one person; fees charged by education institutions for instruction or other services

137. The witness _____ the defendant of committing the robbery.

v. to charge or criticize someone with a crime or wrongdoing

138. Our plan includes a comprehensive marketing _____.

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

139. The national election was held amid _____ security.

adj. fixed, fastened, or kept together firmly or closely

140. Supporters in the stands _____ at every goal.

v. to give a loud shout to show support, praise, or approval

141. We are planning a speaking ____ by a well-known author at a community center in a neighboring town.

n. a performance by a musician or group of musicians, especially playing modern or pop music or jazz; a work that someone undertakes on a temporary basis

ANSWERS: 133. ragged, 134. mineral, 135. maintain, 136. tuition, 137. accused, 138. strategy, 139. tight, 140. cheered, 141. gig

142. The government has ignored the _____ of the homeless population.
n. a difficult or unfortunate situation
143. The court reporter transcribed the testimony _____ to ensure accuracy.
adv. word for word; in the exact words; exactly as spoken or written
144. Earthquakes produce two types of _____ waves.
adj. relating to or caused by an earthquake or earth vibration
145. Your _____ reflects your thoughts.
n. an informal talk between two or more people to exchange their views, ideas, information, etc.
146. This product can spread the cement _____.
adv. in equal amounts or shares; in a balanced or impartial way
147. 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
148. The real estate agent will _____ the value of your property before listing it.
v. to assess or evaluate the value, quality, or condition of something or someone, often in a professional or organized manner
149. We could grill the meat in a _____ way.
adj. exceptionally pleasing to taste or smell
150. They watched the train _____ into the distance.
v. to cease to exist or be visible

ANSWERS: 142. plight, 143. verbatim, 144. seismic, 145. conversation, 146. evenly, 147. retire, 148. appraise, 149. delicious, 150. disappear

151. The mentor provided _____ to the young entrepreneur, helping her navigate the business world.
- n.* advice or instructions given to help direct someone's behavior or decision-making
152. After their boat engine failed, they were left _____ in the middle of the ocean.
- adj.* without purpose or direction; floating with no clear destination or goal; lacking a stable or secure position or status
153. The outermost electron _____ determines the chemical properties of an atom.
- n.* hard outer covering or case of eggs, nuts, some seeds, and some animals
154. 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
155. She is a _____ musician, able to play several instruments.
- adj.* having a natural ability or aptitude for something; showing exceptional skill or ability in a particular area
156. He gave _____ to his anger by playing the guitar.
- n.* a small opening to escape or release gas, air, liquid, etc.; activity or process that frees or expresses strong creative energy or emotion
157. _____ operational improvements often lead to better environmental performance.
- adj.* having a noticeably small amount of body fat; (verb) to bend or move from a straight to a sloping posture
158. 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

ANSWERS: 151. guidance, 152. adrift, 153. shell, 154. pension, 155. talented, 156. vent, 157. Lean, 158. boom

159. 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

160. 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

161. She was _____ of a bright future after graduation.

adj. confident and sure; having no doubts or worries

162. The couple _____ exchanged their vows before the ceremony began.

adv. in a private manner; not publicly; secretly

163. The archaeologist found a hieratic Egyptian _____ on a stone monument.

n. a written text of a film, play, broadcast, or speech; something written by hand

164. In the _____ while we wait for the results, let's start working on the next project.

n. the interval or period of time between two events; the interim or temporary time period between two actions or stages of something else

165. The failure destroyed his trust and personal _____.

n. the quality of being worthy of esteem or respect; high office or rank or station

166. She is known for her _____ attention to detail in her work.

adj. cautious and precise; paying great attention to detail

167. I have to _____ these socks before they become unwearable.

v. to mend a piece of clothing by sewing over a hole or tear with small, tight stitches

ANSWERS: 159. tempting, 160. shortfall, 161. assured, 162. privately, 163. script, 164. meantime, 165. dignity, 166. meticulous, 167. darn

168. The uniformed _____ showed the guests to their seats.

n. a person who shows people to their seats in a theater or church or who guides them through a building

169. Health and _____ are, above all, gold.

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

170. When I was a child, my mother often cast _____ spells to ease my pain whenever I was injured.

adj. produced by or containing supernatural powers

171. He made a _____ mistake and forgot to submit the report on time.

adj. lacking the power of speech, unable to speak; stupid, or lacking intelligence

172. The politician remained _____ despite intense media scrutiny.

adj. without any or little sound

173. Who answers _____ knows little.

adv. quickly and unexpectedly

174. She was _____ about her friend's intentions.

adj. not being sure of something; not being able to choose

175. The jockey _____ the horse hard to take first place.

v. to hit a person or an animal severely with a thin, flexible stick with a cord or leather thong at the end, as a punishment, discipline, etc.

176. We _____ our impeded progress on lack of money.

v. to think or say that someone or something did something wrong or is responsible for something bad

ANSWERS: 168. usher, 169. strength, 170. magical, 171. dumb, 172. silent, 173. suddenly, 174. uncertain, 175. whipped, 176. blamed

177. As a first _____ we agreed to meet the following Friday.

n. a plan or preparation for the future event; the action or process of placing things in a particular order

178. We are responsible for the care and _____ of all our employees.

n. the state of being happy and healthy and prosperous

179. _____ 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.

180. Excellent speech is a characteristic of an _____ man.

adj. having received a high standard of education

181. The prime minister was not well prepared for the debate and _____ it

adj. not genuine; fraudulent or counterfeit

182. _____ annual income fell last year in this country.

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

183. The dictator's _____ was characterized by widespread human rights abuses and suppression of political opposition.

n. the period of time during which a monarch or government holds power; (verb) to be the king or queen

184. The employee _____ the promotion for their hard work and dedication.

v. to be worthy of or entitled to something, especially something good or valuable

ANSWERS: 177. arrangement, 178. well-being, 179. Policymakers, 180. educated, 181. faked, 182. Median, 183. reign, 184. deserved

185. He _____ pieces of rope out of straw.

v. to bend or turn something into a certain shape

186. He never received a _____ even from the company of a close friend.

n. an American or Canadian coin worth one-tenth of a dollar

187. Lead is an effective _____ against X-rays, gamma rays, and other harmful radiation.

n. a protective covering or structure, especially in the past, that soldiers held in front of their bodies to protect themselves

188. _____ elections were held in several European countries.

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

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

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

190. 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

191. The feeling among the company's _____ is that the CEO is not radical enough.

adj. of or relating to the ordinary people in a society or an organization as constituting a fundamental political and economic group

192. After losing his job, he became a _____ tenant, falling behind on rent for several months.

n. a person who avoids paying debts or fulfilling financial obligations, often to family members, creditors, or the government

ANSWERS: 185. twisted, 186. dime, 187. shield, 188. Communal, 189. responsible, 190. nation, 191. grassroots, 192. deadbeat

193. The _____ regrouped and launched another attack.

n. a highly mobile army unit

194. He brushed the suit before hanging it back into the _____.

n. a small room or cabinet with a door used for storing things, especially clothes

195. Can you _____ 123321 by eleven?

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

196. 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

197. All the books in this section _____ to the library's rare collection and must be handled carefully.

v. to be the property of someone or something; to be a member or part of a group; to be in the proper or appropriate place

198. I asked the lawyer to initiate _____ negotiations for voluntary liquidation.

n. a person, company, etc. to whom a debtor owes money

199. Could you help me _____ some furniture?

n. a slight transition in position, direction, or trend

ANSWERS: 193. cavalry, 194. closet, 195. divide, 196. crisis, 197. belong, 198. creditor, 199. shift