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Vocabulary Builder Reference from...

Don Tapscott: How the blockchain is changing money and business | TED Talk

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

Advanced Words Only

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Session 1: Word List

Bitcoin

n. a digital or virtual currency that uses cryptography for secure financial transactions, control of additional unit creation, and verification of asset transfers, which operates independently of centralized banking systems and is based on a decentralized ledger technology called blockchain

synonym : cryptocurrency, digital currency

(1) **Bitcoin** wallet, (2) **Bitcoin** transaction

Many businesses now accept **Bitcoin** as a form of payment.

blockchain

n. a system in which a growing list of payment records, called blocks, made in cryptocurrency is maintained across several computers that are securely linked

(1) **blockchain** platform, (2) the scalability of **blockchain**

Cryptocurrencies are only one form of implementation of **blockchain** technology.

intellect

n. the ability to think logically and comprehend information, especially at an advanced level

synonym : mind, brightness, cleverness

(1) enrich my **intellect**, (2) human **intellect**

Your **intellect** is capable of distinguishing among similar objects.

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.

cryptography

n. the study of the techniques and methods used for secure communication and information processing, particularly using codes and ciphers
synonym : coding, steganography, encryption
(1) asymmetric **cryptography**, (2) digital **cryptography**
The software engineers developed a new **cryptography** algorithm to protect users' data.

intermediary

n. a person or organization that acts as a go-between or mediator in negotiations or transactions between two or more parties; a middleman, a broker, or an agent who facilitates communication, trade, or dealings
synonym : middleman, mediator, agent
(1) financial **intermediary**, (2) **intermediary** role
The **intermediary** between the buyer and the seller helped them agree.

middleman

n. a person who acts as an intermediary between two or more parties, often facilitating the exchange of goods or services and taking a commission or fee for their services
synonym : intermediary, agent, broker
(1) trusted **middleman**, (2) business **middleman**
The **middleman** in the real estate deal ensured a smooth and fair transaction.

authenticate

v. to confirm or verify the validity or authenticity of something; to prove or establish that something is genuine or true
synonym : confirm, validate, verify
(1) **authenticate** documents, (2) **authenticate** software license

The security system requires users to **authenticate** their identity before gaining access.

monetize

v. to earn money from something, such as an asset, business, etc.; to coin into money

synonym : mint, make profit

(1) **monetize** my skill, (2) **monetize** nickel

He explored ways to **monetize** his digital content.

largess

n. generous giving or bestowing of gifts, especially in a philanthropic or charitable manner; a generous or abundant amount

synonym : generosity, charity, beneficence

(1) philanthropic **largess**, (2) celebrity's **largess**

The CEO's generous **largess** allowed the employees to enjoy extravagant bonuses.

asymmetrical

adj. lacking symmetry or balance; unevenly or irregularly shaped; not corresponding in terms of quantity, size, or position

synonym : uneven, lopsided, crooked

(1) **asymmetrical** design, (2) **asymmetrical** haircut

The **asymmetrical** shape of the vase made it unique and exciting.

ledger

n. a book or computer program used to keep track of financial transactions; a collection of records or accounts kept in such a book or program

synonym : book, register, account

(1) financial **ledger**, (2) personal **ledger**

The auditor checked every entry in the **ledger** for accuracy.

transact

v. to carry out or conduct a business or other transaction; to complete or fulfill an agreement, deal, or contract

synonym : conduct, carry out, perform

(1) **transact** internationally, (2) **transact** in cash

I need to **transact** some business at the bank before it

closes.

industrious

adj. hardworking, diligent, and persistent in effort

synonym : diligent, hardworking, assiduous

(1) **industrious** worker, (2) **industrious** student

He was known to be very **industrious** and would often work late into the night.

propitious

adj. favorable or advantageous; presenting favorable conditions or opportunities for success

synonym : favorable, advantageous, promising

(1) **propitious** circumstances, (2) **propitious** sign

The **propitious** timing of her job offer allowed her to easily transition from one job to another without any gaps in employment.

cryptocurrency

n. any system of electronic money that does not rely on any central authority to uphold or maintain it

(1) **cryptocurrency** boom, (2) **cryptocurrency** market

The **cryptocurrency** community is becoming more diverse every year.

ignite

v. to set on fire; to cause to start burning

synonym : light, set fire to, ignite

(1) **ignite** a boom, (2) **ignite** passion

He **ignited** the fireworks with a single spark.

excite

v. to make someone feel suddenly enthusiastic or eager

synonym : thrill, exhilarate, animate

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

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

terrify

v. to frighten someone very much

synonym : unnerve, scare, horrify

(1) **terrify** people, (2) the threats **terrify** him

It would be best not to **terrify** your associates into doing

complex tasks.

confuse

v. to mistake one thing for another; to make somebody hard to understand

synonym: confound, obscure, disorient

(1) **confuse** the listener, (2) **confuse** fantasy with reality
Her remarks **confused** the debate.

speculator

n. a person who invests in a venture with the hope of making a profit, often taking on significant risks; someone who engages in speculation

synonym: investor, trader, gambler

(1) risky **speculator**, (2) stock market **speculator**

The land **speculator** purchased large tracts of land in anticipation of future development.

fiat

n. a formal authorization or order, typically given by a government, institution, or other authority figures; a decree or edict

synonym: decree, order, command

(1) **fiat** currency, (2) **fiat** agreement

The car manufacturer announced a new **fiat** model that will be released next year.

fingertip

n. the end or tip of a finger

(1) apply **fingertip** pressure, (2) burn my **fingertip**

The archaeologist ran his **fingertips** along the pattern of the tombstones.

heartbeat

n. the regular movement or sound of the heart as it sends blood around the body; an animating or vital unifying force

synonym: beat, pulse, force

(1) **heartbeat** abnormality, (2) a pounding **heartbeat**

New York is the commercial **heartbeat** of America.

timestamp

n. a record in printed or digital form that shows when a specific event happened, usually giving the date and time of day

(1) the **timestamp** on a file, (2) a UNIX **timestamp**

The engineer checked the log records' **timestamps** to investigate the system's bug.

encrypt

v. to convert information or data into a code, thereby making it unreadable without a key or password; to conceal or obscure information in a way that makes it inaccessible to unauthorized persons

synonym: encode, cipher, scramble

(1) **encrypt** data, (2) **encrypt** message

To protect their sensitive information, many businesses **encrypt** their files.

mainframe

n. a large and powerful computer with a lot of memory used primarily by large organizations for critical applications

(1) **mainframe** computer, (2) **mainframe** operating system

IBM has consistently been a significant supplier of **mainframes** for a long time.

upheaval

n. great change, disruption, or disturbance; (geology) a rise of land to a higher elevation

synonym: disturbance, turmoil, upheaval

(1) **upheaval** of society, (2) the big **upheaval** of my life

The recent political **upheaval** has left the country in a state of chaos.

extremist

n. a person who holds extreme political or religious views and who is willing to use violent or illegal methods to promote those views

synonym: radical, fanatic, zealot

(1) **extremist** political views, (2) radical **extremist**

The **extremist** group planned a series of violent attacks to push its agenda.

xenophobia

n. extreme fear or hatred of people from other countries
synonym: fear, hatred, aversion

(1) suffer from **xenophobia**, (2) linguistic **xenophobia**

The **xenophobia** in society makes it hard for immigrants to assimilate and integrate.

Brexit

n. (short for "British exit") the United Kingdom's decision to leave the European Union (EU), which originates from a nationwide referendum held in the UK on June 23, 2016, in which 51.9% of voters chose to leave the EU

(1) **Brexit** referendum, (2) **Brexit** transition period

Many European citizens living in the UK are concerned about their rights post- **Brexit**.

tenuous

adj. very weak or slight that it hardly exists

synonym: slight, fragile, slender

(1) **tenuous** relationship, (2) **tenuous** link

Evidence submitted by attorneys is **tenuous** due to a lack of objectivity.

dictator

n. a political leader who has complete power over a country, especially one who has obtained control by force

synonym: autocrat, tyrant, despot

(1) military **dictator**, (2) a **dictator** with enormous powers

A popular uprising led to the overthrow of the **dictator**.

immutable

adj. unchanging; permanent or unalterable

synonym: unchanging, constant, permanent

(1) **immutable** love, (2) **immutable** characteristics

The laws of physics are **immutable**; they never change.

secondly

adv. used to introduce the second point or item in a list or series of statements, considerations, etc.

synonym: in the second place, next, subsequently

(1) **secondly** connected, (2) **secondly**, it is important

Firstly, we will discuss the budget; **secondly**, we will go over the schedule.

sift

v. to put flour, sugar, etc. through a sieve (= a utensil consisting of a wire or plastic mesh in a frame) to remove lumps or large particles

synonym: filter, go through, sieve

(1) **sift** the candidates, (2) **sift** sand

The search engine helps **sift** information.

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.

remittance

n. the act of sending money or paying a debt; a sum of money sent as payment or as a gift

synonym: payment, transfer, remittal

(1) electronic **remittance**, (2) monthly **remittance**

The **remittance** of the payment was delayed due to a technical error.

diaspora

n. the scattering of a people who have left their traditional homeland

synonym: scattering, dispersion, migration

(1) **diaspora** migration, (2) **diaspora** community

The **diaspora** of the Jewish people has led to a worldwide community.

ancestral

adj. related to or connected with members of your family from the past

synonym: hereditary, inherited, patrimonial

(1) an **ancestral** graveyard, (2) **ancestral** roots

The **ancestral** home has been in the family for generations.

housekeeping

n. the management and upkeep of a household, hotel, or other living or working space, including cleaning, maintenance, organization, and other related tasks

synonym: cleaning, housework, tidying up

(1) **housekeeping** duties, (2) daily **housekeeping**

The hotel's **housekeeping** staff does a great job keeping the rooms clean and tidy.

teller

n. a person who works in a bank or financial institution and is responsible for processing customers' deposits, withdrawals, and other transactions, also referred to as a bank teller; a person who tells stories or relates information to an audience

synonym: cashier, bank clerk, clerk

(1) fortune- **teller**, (2) **teller** machine

The bank **teller** carefully counted the money before handing it to the customer.

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.

agrarian

adj. relating to the cultivation of land or the raising of crops and animals; characterized by a society that relies on agriculture as its primary means of sustenance

synonym: agricultural, farming, rural

(1) **agrarian** society, (2) **agrarian** reform

Most of the people in the **agrarian** community work in agriculture.

crumb

n. a small particle or fragment of food or other substance, often one that has broken off from a larger piece; a very small amount or portion of something

synonym: fragment, particle, bit

(1) **crumb** of information, (2) bread **crumb**

My dog found a **crumb** on the floor and quickly ate it.

stingy

adj. unwilling to spend or give freely; characterized by an excessive unwillingness to share or be generous

synonym : tightfisted, miserly, frugal

(1) **stingy** benefits package for employees, (2) **stingy** with money

He's always been **stingy** with his time and rarely tries to spend it with his family.

shred

v. to tear or cut something into a small pieces; (noun) a tiny or scarcely detectable amount

synonym : rip up, tear up, cut

(1) **shred** paper into little pieces, (2) **shred** lettuce for a salad

There is not a **shred** of evidence that he is guilty.

ringtone

n. a sound or melody that plays on a mobile phone to indicate an incoming call or message

synonym : ringback tone, caller tune, dialler tone

(1) download **ringtone**, (2) **ringtone** melody

I forgot to silence my phone during the meeting, and everyone heard my embarrassing **ringtone**.

genie

n. in Islamic mythology, a supernatural spirit that is usually depicted as being bound to serve a human master and possessing magical powers; a creature or a force that can grant wishes or fulfill desires

synonym : djinn, spirit, demon

(1) **genie** bottle, (2) **genie** lamp

No one believed in the **genie's** existence until he appeared in front of them.

summon

v. to order someone to come to or be present at a specific place such as a court, or to arrange a meeting formally

synonym : call for, muster, assemble

(1) **summon** a lawyer, (2) **summon** a city council

The chairperson was responsible for **summoning** committees.

Session 2: Spelling

1. up____al of society
n. great change, disruption, or disturbance; (geology) a rise of land to a higher elevation
2. pro_____us circumstances
adj. favorable or advantageous; presenting favorable conditions or opportunities for success
3. aut_____ate software license
v. to confirm or verify the validity or authenticity of something; to prove or establish that something is genuine or true
4. celebrity's la____s
n. generous giving or bestowing of gifts, especially in a philanthropic or charitable manner; a generous or abundant amount
5. ag____an reform
adj. relating to the cultivation of land or the raising of crops and animals; characterized by a society that relies on agriculture as its primary means of sustenance
6. bankrupt cr____or
n. a person, company, etc. to whom a debtor owes money
7. human in_____ct
n. the ability to think logically and comprehend information, especially at an advanced level
8. te____r machine
n. a person who works in a bank or financial institution and is responsible for processing customers' deposits, withdrawals, and other transactions, also referred to as a bank teller; a person who tells stories or relates information to an audience

ANSWERS: 1. upheaval, 2. propitious, 3. authenticate, 4. largess, 5. agrarian, 6. creditor, 7. intellect, 8. teller

9. sh__d paper into little pieces *v.* to tear or cut something into a small pieces; (noun) a tiny or scarcely detectable amount
10. aut_____ate documents *v.* to confirm or verify the validity or authenticity of something; to prove or establish that something is genuine or true
11. mo_____ze nickel *v.* to earn money from something, such as an asset, business, etc.; to coin into money
12. s__t the candidates *v.* to put flour, sugar, etc. through a sieve (= a utensil consisting of a wire or plastic mesh in a frame) to remove lumps or large particles
13. financial int_____ary *n.* a person or organization that acts as a go-between or mediator in negotiations or transactions between two or more parties; a middleman, a broker, or an agent who facilitates communication, trade, or dealings
14. im_____le love *adj.* unchanging; permanent or unalterable
15. monthly rem_____ce *n.* the act of sending money or paying a debt; a sum of money sent as payment or as a gift
16. co_____e fantasy with reality *v.* to mistake one thing for another; to make somebody hard to understand
17. di_____ra community *n.* the scattering of a people who have left their traditional homeland
18. se_____ly connected *adv.* used to introduce the second point or item in a list or series of statements, considerations, etc.

ANSWERS: 9. shred, 10. authenticate, 11. monetize, 12. sift, 13. intermediary, 14. immutable, 15. remittance, 16. confuse, 17. diaspora, 18. secondly

19. blo_____in platform *n.* a system in which a growing list of payment records, called blocks, made in cryptocurrency is maintained across several computers that are securely linked
20. te_____s link *adj.* very weak or slight that it hardly exists
21. philanthropic la_____s *n.* generous giving or bestowing of gifts, especially in a philanthropic or charitable manner; a generous or abundant amount
22. ex_____st political views *n.* a person who holds extreme political or religious views and who is willing to use violent or illegal methods to promote those views
23. stock market spe_____or *n.* a person who invests in a venture with the hope of making a profit, often taking on significant risks; someone who engages in speculation
24. ma_____me operating system *n.* a large and powerful computer with a lot of memory used primarily by large organizations for critical applications
25. st___y benefits package for employees *adj.* unwilling to spend or give freely; characterized by an excessive unwillingness to share or be generous
26. ri_____ne melody *n.* a sound or melody that plays on a mobile phone to indicate an incoming call or message
27. Bi_____n wallet *n.* a digital or virtual currency that uses cryptography for secure financial transactions, control of additional unit creation, and verification of asset transfers, which operates independently of centralized banking systems and is based on a decentralized ledger technology called blockchain

ANSWERS: 19. blockchain, 20. tenuous, 21. largess, 22. extremist, 23. speculator, 24. mainframe, 25. stingy, 26. ringtone, 27. Bitcoin

28. tr____ct in cash *v.* to carry out or conduct a business or other transaction; to complete or fulfill an agreement, deal, or contract
29. bread cr__b *n.* a small particle or fragment of food or other substance, often one that has broken off from a larger piece; a very small amount or portion of something
30. op_____ne occasion *adj.* suitable or happening at a time that is suitable or convenient for a particular purpose
31. asy_____cal design *adj.* lacking symmetry or balance; unevenly or irregularly shaped; not corresponding in terms of quantity, size, or position
32. asy_____cal haircut *adj.* lacking symmetry or balance; unevenly or irregularly shaped; not corresponding in terms of quantity, size, or position
33. hou_____ing duties *n.* the management and upkeep of a household, hotel, or other living or working space, including cleaning, maintenance, organization, and other related tasks
34. risky spe_____or *n.* a person who invests in a venture with the hope of making a profit, often taking on significant risks; someone who engages in speculation
35. radical ex_____st *n.* a person who holds extreme political or religious views and who is willing to use violent or illegal methods to promote those views
36. suffer from xen_____ia *n.* extreme fear or hatred of people from other countries

ANSWERS: 28. transact, 29. crumb, 30. opportune, 31. asymmetrical, 32. asymmetrical, 33. housekeeping, 34. speculator, 35. extremist, 36. xenophobia

37. fortune-te___r *n.* a person who works in a bank or financial institution and is responsible for processing customers' deposits, withdrawals, and other transactions, also referred to as a bank teller; a person who tells stories or relates information to an audience
38. the threats te_____y him *v.* to frighten someone very much
39. download ri_____ne *n.* a sound or melody that plays on a mobile phone to indicate an incoming call or message
40. cry_____ncy boom *n.* any system of electronic money that does not rely on any central authority to uphold or maintain it
41. Br___t transition period *n.* (short for "British exit") the United Kingdom's decision to leave the European Union (EU), which originates from a nationwide referendum held in the UK on June 23, 2016, in which 51.9% of voters chose to leave the EU
42. ex___e the crowd *v.* to make someone feel suddenly enthusiastic or eager
43. su___n a city council *v.* to order someone to come to or be present at a specific place such as a court, or to arrange a meeting formally
44. daily hou_____ing *n.* the management and upkeep of a household, hotel, or other living or working space, including cleaning, maintenance, organization, and other related tasks

ANSWERS: 37. teller, 38. terrify, 39. ringtone, 40. cryptocurrency, 41. Brexit, 42. excite, 43. summon, 44. housekeeping

45. pro_____us sign *adj.* favorable or advantageous; presenting favorable conditions or opportunities for success
46. the scalability of blo_____in *n.* a system in which a growing list of payment records, called blocks, made in cryptocurrency is maintained across several computers that are securely linked
47. the cr_____or's claims *n.* a person, company, etc. to whom a debtor owes money
48. te_____y people *v.* to frighten someone very much
49. trusted mi_____an *n.* a person who acts as an intermediary between two or more parties, often facilitating the exchange of goods or services and taking a commission or fee for their services
50. ag_____an society *adj.* relating to the cultivation of land or the raising of crops and animals; characterized by a society that relies on agriculture as its primary means of sustenance
51. a pounding he_____at *n.* the regular movement or sound of the heart as it sends blood around the body; an animating or vital unifying force
52. int_____ary role *n.* a person or organization that acts as a go-between or mediator in negotiations or transactions between two or more parties; a middleman, a broker, or an agent who facilitates communication, trade, or dealings

ANSWERS: 45. propitious, 46. blockchain, 47. creditor, 48. terrify, 49. middleman, 50. agrarian, 51. heartbeat, 52. intermediary

53. f__t agreement *n.* a formal authorization or order, typically given by a government, institution, or other authority figures; a decree or edict
54. linguistic xen_____ia *n.* extreme fear or hatred of people from other countries
55. ge__e bottle *n.* in Islamic mythology, a supernatural spirit that is usually depicted as being bound to serve a human master and possessing magical powers; a creature or a force that can grant wishes or fulfill desires
56. cr__b of information *n.* a small particle or fragment of food or other substance, often one that has broken off from a larger piece; a very small amount or portion of something
57. en_____t message *v.* to convert information or data into a code, thereby making it unreadable without a key or password; to conceal or obscure information in a way that makes it inaccessible to unauthorized persons
58. ig___e a boom *v.* to set on fire; to cause to start burning
59. an op_____ne remark *adj.* suitable or happening at a time that is suitable or convenient for a particular purpose
60. f__t currency *n.* a formal authorization or order, typically given by a government, institution, or other authority figures; a decree or edict
61. burn my fi_____ip *n.* the end or tip of a finger

ANSWERS: 53. fiat, 54. xenophobia, 55. genie, 56. crumb, 57. encrypt, 58. ignite, 59. opportune, 60. fiat, 61. fingertip

62. ex___e rebellion *v.* to make someone feel suddenly enthusiastic or eager
63. ge__e lamp *n.* in Islamic mythology, a supernatural spirit that is usually depicted as being bound to serve a human master and possessing magical powers; a creature or a force that can grant wishes or fulfill desires
64. 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
65. personal le___r *n.* a book or computer program used to keep track of financial transactions; a collection of records or accounts kept in such a book or program
66. sh__d lettuce for a salad *v.* to tear or cut something into a small pieces; (noun) a tiny or scarcely detectable amount
67. im_____le characteristics *adj.* unchanging; permanent or unalterable
68. 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
69. Br___t referendum *n.* (short for "British exit") the United Kingdom's decision to leave the European Union (EU), which originates from a nationwide referendum held in the UK on June 23, 2016, in which 51.9% of voters chose to leave the EU

ANSWERS: 62. excite, 63. genie, 64. disrupt, 65. ledger, 66. shred, 67. immutable, 68. disrupt, 69. Brexit

70. he_____at abnormality *n.* the regular movement or sound of the heart as it sends blood around the body; an animating or vital unifying force
71. asymmetric cry_____phy *n.* the study of the techniques and methods used for secure communication and information processing, particularly using codes and ciphers
72. ig___e passion *v.* to set on fire; to cause to start burning
73. enrich my in_____ct *n.* the ability to think logically and comprehend information, especially at an advanced level
74. ind_____us worker *adj.* hardworking, diligent, and persistent in effort
75. financial le____r *n.* a book or computer program used to keep track of financial transactions; a collection of records or accounts kept in such a book or program
76. se_____ly, it is important *adv.* used to introduce the second point or item in a list or series of statements, considerations, etc.
77. an_____al roots *adj.* related to or connected with members of your family from the past
78. tr_____ct internationally *v.* to carry out or conduct a business or other transaction; to complete or fulfill an agreement, deal, or contract
79. s__t sand *v.* to put flour, sugar, etc. through a sieve (= a utensil consisting of a wire or plastic mesh in a frame) to remove lumps or large particles

ANSWERS: 70. heartbeat, 71. cryptography, 72. ignite, 73. intellect, 74. industrious, 75. ledger, 76. secondly, 77. ancestral, 78. transact, 79. sift

80. a UNIX ti_____mp *n.* a record in printed or digital form that shows when a specific event happened, usually giving the date and time of day
81. business mi_____an *n.* a person who acts as an intermediary between two or more parties, often facilitating the exchange of goods or services and taking a commission or fee for their services
82. ma_____me computer *n.* a large and powerful computer with a lot of memory used primarily by large organizations for critical applications
83. su____n a lawyer *v.* to order someone to come to or be present at a specific place such as a court, or to arrange a meeting formally
84. the ti_____mp on a file *n.* a record in printed or digital form that shows when a specific event happened, usually giving the date and time of day
85. the big up_____al of my life *n.* great change, disruption, or disturbance; (geology) a rise of land to a higher elevation
86. co_____e the listener *v.* to mistake one thing for another; to make somebody hard to understand
87. digital cry_____phy *n.* the study of the techniques and methods used for secure communication and information processing, particularly using codes and ciphers
88. an an_____al graveyard *adj.* related to or connected with members of your family from the past

ANSWERS: 80. timestamp, 81. middleman, 82. mainframe, 83. summon, 84. timestamp, 85. upheaval, 86. confuse, 87. cryptography, 88. ancestral

89. Bi_____n transaction *n.* a digital or virtual currency that uses cryptography for secure financial transactions, control of additional unit creation, and verification of asset transfers, which operates independently of centralized banking systems and is based on a decentralized ledger technology called blockchain
90. a di_____or with enormous powers *n.* a political leader who has complete power over a country, especially one who has obtained control by force
91. military di_____or *n.* a political leader who has complete power over a country, especially one who has obtained control by force
92. ind_____us student *adj.* hardworking, diligent, and persistent in effort
93. electronic rem_____ce *n.* the act of sending money or paying a debt; a sum of money sent as payment or as a gift
94. di_____ra migration *n.* the scattering of a people who have left their traditional homeland
95. apply fi_____ip pressure *n.* the end or tip of a finger
96. st____y with money *adj.* unwilling to spend or give freely; characterized by an excessive unwillingness to share or be generous
97. mo_____ze my skill *v.* to earn money from something, such as an asset, business, etc.; to coin into money
98. en_____t data *v.* to convert information or data into a code, thereby making it unreadable without a key or password; to conceal or obscure information in a way that makes it inaccessible to unauthorized persons

ANSWERS: 89. Bitcoin, 90. dictator, 91. dictator, 92. industrious, 93. remittance, 94. diaspora, 95. fingertip, 96. stingy, 97. monetize, 98. encrypt

99. cry_____ncy market

n. any system of electronic money that does not rely on any central authority to uphold or maintain it

100. te_____s relationship

adj. very weak or slight that it hardly exists

ANSWERS: 99. cryptocurrency, 100. tenuous

Session 3: Fill in the Blanks

1. He explored ways to _____ his digital content.
 - v. to earn money from something, such as an asset, business, etc.; to coin into money

2. He _____ the fireworks with a single spark.
 - v. to set on fire; to cause to start burning

3. The _____ in society makes it hard for immigrants to assimilate and integrate.
 - n. extreme fear or hatred of people from other countries

4. My dog found a _____ on the floor and quickly ate it.
 - n. a small particle or fragment of food or other substance, often one that has broken off from a larger piece; a very small amount or portion of something

5. Many businesses now accept _____ as a form of payment.
 - n. a digital or virtual currency that uses cryptography for secure financial transactions, control of additional unit creation, and verification of asset transfers, which operates independently of centralized banking systems and is based on a decentralized ledger technology called blockchain

6. The _____ home has been in the family for generations.
 - adj. related to or connected with members of your family from the past

7. He's always been _____ with his time and rarely tries to spend it with his family.
 - adj. unwilling to spend or give freely; characterized by an excessive unwillingness to share or be generous

ANSWERS: 1. monetize, 2. ignited, 3. xenophobia, 4. crumb, 5. Bitcoin, 6. ancestral, 7. stingy

8. The _____ in the real estate deal ensured a smooth and fair transaction.
- n.* a person who acts as an intermediary between two or more parties, often facilitating the exchange of goods or services and taking a commission or fee for their services
9. The chairperson was responsible for _____ committees.
- v.* to order someone to come to or be present at a specific place such as a court, or to arrange a meeting formally
10. IBM has consistently been a significant supplier of _____ for a long time.
- n.* a large and powerful computer with a lot of memory used primarily by large organizations for critical applications
11. The _____ timing of her job offer allowed her to easily transition from one job to another without any gaps in employment.
- adj.* favorable or advantageous; presenting favorable conditions or opportunities for success
12. The land _____ purchased large tracts of land in anticipation of future development.
- n.* a person who invests in a venture with the hope of making a profit, often taking on significant risks; someone who engages in speculation
13. To protect their sensitive information, many businesses _____ their files.
- v.* to convert information or data into a code, thereby making it unreadable without a key or password; to conceal or obscure information in a way that makes it inaccessible to unauthorized persons
14. The software engineers developed a new _____ algorithm to protect users' data.
- n.* the study of the techniques and methods used for secure communication and information processing, particularly using codes and ciphers

ANSWERS: 8. middleman, 9. summoning, 10. mainframes, 11. propitious, 12. speculator, 13. encrypt, 14. cryptography

15. He was known to be very _____ and would often work late into the night.
adj. hardworking, diligent, and persistent in effort
16. I asked the lawyer to initiate _____ negotiations for voluntary liquidation.
n. a person, company, etc. to whom a debtor owes money
17. The car manufacturer announced a new _____ model that will be released next year.
n. a formal authorization or order, typically given by a government, institution, or other authority figures; a decree or edict
18. The _____ shape of the vase made it unique and exciting.
adj. lacking symmetry or balance; unevenly or irregularly shaped; not corresponding in terms of quantity, size, or position
19. The archaeologist ran his _____ along the pattern of the tombstones.
n. the end or tip of a finger
20. It would be best not to _____ your associates into doing complex tasks.
v. to frighten someone very much
21. The _____ community is becoming more diverse every year.
n. any system of electronic money that does not rely on any central authority to uphold or maintain it
22. The CEO's generous _____ allowed the employees to enjoy extravagant bonuses.
n. generous giving or bestowing of gifts, especially in a philanthropic or charitable manner; a generous or abundant amount

ANSWERS: 15. industrious, 16. creditor, 17. fiat, 18. asymmetrical, 19. fingertips, 20. terrify, 21. cryptocurrency, 22. largess

23. 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
24. The security system requires users to _____ their identity before gaining access.
- v.* to confirm or verify the validity or authenticity of something; to prove or establish that something is genuine or true
25. Firstly, we will discuss the budget; _____ we will go over the schedule.
- adv.* used to introduce the second point or item in a list or series of statements, considerations, etc.
26. The recent political _____ has left the country in a state of chaos.
- n.* great change, disruption, or disturbance; (geology) a rise of land to a higher elevation
27. New York is the commercial _____ of America.
- n.* the regular movement or sound of the heart as it sends blood around the body; an animating or vital unifying force
28. The _____ of the Jewish people has led to a worldwide community.
- n.* the scattering of a people who have left their traditional homeland
29. The search engine helps _____ information.
- v.* to put flour, sugar, etc. through a sieve (= a utensil consisting of a wire or plastic mesh in a frame) to remove lumps or large particles
30. The phone rang at the most _____ time.
- adj.* suitable or happening at a time that is suitable or convenient for a particular purpose

ANSWERS: 23. disrupt, 24. authenticate, 25. secondly, 26. upheaval, 27. heartbeat, 28. diaspora, 29. sift, 30. opportune

31. Evidence submitted by attorneys is _____ due to a lack of objectivity.
adj. very weak or slight that it hardly exists
32. Her remarks _____ the debate.
v. to mistake one thing for another; to make somebody hard to understand
33. The laws of physics are _____ they never change.
adj. unchanging; permanent or unalterable
34. The _____ group planned a series of violent attacks to push its agenda.
n. a person who holds extreme political or religious views and who is willing to use violent or illegal methods to promote those views
35. Many European citizens living in the UK are concerned about their rights post-_____.
n. (short for "British exit") the United Kingdom's decision to leave the European Union (EU), which originates from a nationwide referendum held in the UK on June 23, 2016, in which 51.9% of voters chose to leave the EU
36. The engineer checked the log records' _____ to investigate the system's bug.
n. a record in printed or digital form that shows when a specific event happened, usually giving the date and time of day
37. The hotel's _____ staff does a great job keeping the rooms clean and tidy.
n. the management and upkeep of a household, hotel, or other living or working space, including cleaning, maintenance, organization, and other related tasks
38. The news of her promotion _____ her.
v. to make someone feel suddenly enthusiastic or eager

ANSWERS: 31. tenuous, 32. confused, 33. immutable;, 34. extremist, 35. Brexit, 36. timestamps, 37. housekeeping, 38. excited

39. I need to _____ some business at the bank before it closes.
- v.* to carry out or conduct a business or other transaction; to complete or fulfill an agreement, deal, or contract
40. No one believed in the _____ existence until he appeared in front of them.
- n.* in Islamic mythology, a supernatural spirit that is usually depicted as being bound to serve a human master and possessing magical powers; a creature or a force that can grant wishes or fulfill desires
41. The _____ of the payment was delayed due to a technical error.
- n.* the act of sending money or paying a debt; a sum of money sent as payment or as a gift
42. There is not a _____ of evidence that he is guilty.
- v.* to tear or cut something into a small pieces; (noun) a tiny or scarcely detectable amount
43. The auditor checked every entry in the _____ for accuracy.
- n.* a book or computer program used to keep track of financial transactions; a collection of records or accounts kept in such a book or program
44. The _____ between the buyer and the seller helped them agree.
- n.* a person or organization that acts as a go-between or mediator in negotiations or transactions between two or more parties; a middleman, a broker, or an agent who facilitates communication, trade, or dealings
45. A popular uprising led to the overthrow of the _____.
- n.* a political leader who has complete power over a country, especially one who has obtained control by force

ANSWERS: 39. transact, 40. genie's, 41. remittance, 42. shred, 43. ledger, 44. intermediary, 45. dictator

46. Most of the people in the _____ community work in agriculture.
adj. relating to the cultivation of land or the raising of crops and animals; characterized by a society that relies on agriculture as its primary means of sustenance
47. Your _____ is capable of distinguishing among similar objects.
n. the ability to think logically and comprehend information, especially at an advanced level
48. Cryptocurrencies are only one form of implementation of _____ technology.
n. a system in which a growing list of payment records, called blocks, made in cryptocurrency is maintained across several computers that are securely linked
49. I forgot to silence my phone during the meeting, and everyone heard my embarrassing _____.
n. a sound or melody that plays on a mobile phone to indicate an incoming call or message
50. The bank _____ carefully counted the money before handing it to the customer.
n. a person who works in a bank or financial institution and is responsible for processing customers' deposits, withdrawals, and other transactions, also referred to as a bank teller; a person who tells stories or relates information to an audience

ANSWERS: 46. agrarian, 47. intellect, 48. blockchain, 49. ringtone, 50. teller