

# Englist.me



## Vocabulary Builder Reference from...

Annette Heuser: The 3 agencies with the power to make or break economies | TED Talk

[https://www.ted.com/talks/annette\\_heuser\\_the\\_3\\_agencies\\_with\\_the\\_power\\_to\\_make\\_or\\_break\\_economies](https://www.ted.com/talks/annette_heuser_the_3_agencies_with_the_power_to_make_or_break_economies)

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### All Words

#### IMPORTANT

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## Session 1: Word List

### euro

*n.* the official currency of most European Union countries  
(1) the value of the **Euro**, (2) **Euro** crises  
Some countries may leave the **Euro**.

### 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.

### headline

*n.* a heading at the top of a newspaper or magazine story or page  
*synonym*: title, caption  
(1) **headline** article, (2) banner **headline**  
The engagement of the two golf players became **headline** news.

### downgrade

*v.* to reduce in importance, rank, or status; to decrease the quality or value of something; to lower a score or rating;  
(noun) a negative change in the rating of a security, a

company's stock, or a country's sovereign debt by a rating agency

*synonym*: demote, lower, reduce

(1) economic **downgrade**, (2) **downgrade** expectations

The company had to **downgrade** its earnings forecast for the quarter.

## statistics

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

(1) **statistics** for cancer, (2) official **statistics**

The **statistics** demonstrate that poverty and unemployment are genuine problems.

## upset

*adj.* causing or marked by anxiety, uneasiness, trouble, or grief; (verb) to make someone anxious, unhappy, or angry

*synonym*: disturbed, bothered, resentful

(1) get **upset**, (2) have an **upset** stomach

He was awfully **upset** by the news.

## devote

*v.* to commit or dedicate oneself or one's time, effort, or energy to a particular task or purpose

*synonym*: commit, dedicate, apply

(1) **devote** all of my energies, (2) **devote** my own life

He **devoted** himself to studying the history of ancient civilizations.

## reform

*n.* the act of improving or correcting something that is wrong or bad; a change made to correct a flaw or problem

*synonym*: change, modify, improve

(1) economic **reform**, (2) **reform** movement

The government is proposing a **reform** to the healthcare system to make it more accessible and affordable for all citizens.

## obvious

*adj.* easy to see, discover or understand

*synonym*: apparent, conspicuous, evident

(1) **obvious** reasons, (2) his conclusion was **obvious**

There are **obvious** differences between the two wine-producing regions.

## 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.

## 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.

## tablet

*n.* a small flat electronic device used for browsing the internet, reading, writing, or playing games; a small, solid pill of medicine

*synonym*: notepad, pill, medication

(1) a multivitamin **tablet**, (2) **tablet** keyboard

The new **tablet** device has a faster processor and better graphics than its predecessor.

## 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.

## 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.

## risky

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

*synonym*: dangerous, perilous, scary

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

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

## infamous

*adj.* having a reputation for being very bad or wicked

*synonym*: notorious, disreputable, scandalous

(1) an **infamous** crime, (2) acquire an **infamous** reputation

The **infamous** criminal was finally brought to justice.

## 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.

## sovereign

*n.* a king or queen

*synonym*: ruler, monarch, majesty

(1) **sovereign** wealth fund, (2) a **sovereign** state

King George was the **sovereign** of England.

## evaluate

*v.* to assess or estimate the quality, significance, quantity, or value of something

*synonym*: assess, estimate, consider

(1) **evaluate** the grant proposal, (2) **evaluate** a situation

The meeting aims to **evaluate** possible choices.

## debt

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

*synonym*: liability, obligation, deficit

(1) **debt** ceiling, (2) corporate **debt**  
He became in **debt** after losing his job.

## willingness

*n.* the state of being ready or inclined to do something  
*synonym*: readiness, eagerness, enthusiasm

(1) **willingness** to help, (2) indicate a **willingness** to change

Her **willingness** to help others earned her many friends.

## repay

*v.* to give back or make restitution for money, debt, or other obligation that is owed; to compensate or reward someone for something done or given

*synonym*: compensate, refund, reimburse

(1) **repay** a kindness, (2) **repay** a debt

I must **repay** my loan on time to avoid late fees and penalties.

## taxpayer

*n.* a person who pays taxes to the government

*synonym*: contributor, payer, financier

(1) **taxpayer** money, (2) delinquent **taxpayer**

As a **taxpayer**, he felt his money was wasted on unnecessary government projects.

## fellow

*adj.* someone who has the same job or interests as you, or is in the same class, profession, or situation as you

*synonym*: buddy, mate, affiliate

(1) junior **fellow**, (2) nice **fellow**

He is the kind of **fellow** who only works for his success.

## countryman

*n.* (considered non-inclusive) a person who lives in the country or a rural area; a compatriot or fellow citizen

*synonym*: rural, peasant, farmer

(1) **countryman** lifestyle, (2) traditional **countryman**

The local **countryman** is known for his hospitality and warmth towards visitors.

## pony

*n.* a small horse

*synonym*: cayuse

(1) **pony** engine, (2) a spotted **pony**

At this ranch, children can experience riding a **pony**.

## afford

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

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

He cannot **afford** a holiday.

## healthcare

*n.* the organized activity or business of preserving mental and physical health by preventing or treating illness through services offered by the health profession

(1) **healthcare** agency, (2) rising **healthcare** cost

In an aging population, citizens must pay more to maintain quality **healthcare**.

## 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.

## transparent

*adj.* easy to perceive, detect, or understand; (of a material or article) permitting light to pass through freely

*synonym*: translucent, evident, diaphanous

(1) a **transparent** lie, (2) **transparent** crystal

The focus of these initiatives is to make the financial system more **transparent**.

## dominate

*v.* to have or control a lot of power and influence over somebody or something

*synonym*: govern, rule, prevail

(1) **dominate** possession, (2) **dominate** over the weak

The perspective of his right brain **dominates** his

consciousness.

## mood

*n.* the way you feel at a particular time; an angry or impatient state of mind

*synonym*: mindset, disposition, temper

(1) the **mood** in a room, (2) in an ugly **mood**

His gaffe spoiled the **mood** of the dinner party.

## concentration

*n.* the ability to focus all your time and energy on one thing without thinking about anything else.

*synonym*: attention, engagement, assiduity

(1) **concentration** of armaments, (2) his research area of **concentration**

This exam requires excellent **concentration** to pass.

## competition

*n.* a situation in which someone is attempting to beat or outperform another

*synonym*: contest, match, fight

(1) the first round of the **competition**, (2) intraspecific **competition**

Global **competition** is rising in virtually every industry.

## incentive

*n.* something, such as a punishment, reward, etc., that encourages a person to do something

*synonym*: encouragement, inducement, enticement

(1) financial **incentives**, (2) an **incentive** to work hard

They have no **incentive** to win the game.

## improve

*v.* to make or become better

*synonym*: enhance, ameliorate, enrich

(1) **improve** a process, (2) **improve** the test score

We want to **improve** ties between our two countries.

## 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.

## contribute

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

*synonym*: donate, devote, commit

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

(2) **contribute** to society

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

## 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.

## brink

*n.* the point at which something is about to happen; the edge of a steep place

*synonym*: edge, verge, threshold

(1) **brink** of war, (2) on the **brink**

We were on the **brink** of a financial crisis.

## irresponsible

*adj.* not showing a proper sense of responsibility; not reliable

*synonym*: careless, reckless, thoughtless

(1) **irresponsible** actions, (2) **irresponsible** behavior

It was **irresponsible** of him to drive home after drinking so much alcohol.

## sector

*n.* a distinct part or division of something often used to refer to a segment of an economy or industry; an area or field of work or activity

*synonym*: division, department, branch

(1) industrial **sector**, (2) private **sector**



The technology **sector** is constantly evolving and innovating.

## conflict

*n.* a strong disagreement, argument, or a violent clash between two opposing groups or individuals

*synonym*: clash, discord, competition

(1) the **conflict** between good and evil, (2) the longstanding **conflict**

He and I often had **conflicts**, not only in personality but also in ideology.

## crucial

*adj.* extremely vital or necessary

*synonym*: essential, pivotal, vital

(1) **crucial** information, (2) a **crucial** issue for women

The revitalization of technology companies is **crucial** to the country's growth.

## ingredient

*n.* one of the things used to make something, especially one of the foods used to make a particular dish

*synonym*: element, component

(1) secret **ingredients**, (2) compound the **ingredients**

Greed is the primary **ingredient** in the making of criminals.

## doubt

*n.* a feeling of being uncertain about something, especially about how good or accurate it is

*synonym*: distrust, suspect, mistrust

(1) dispel **doubts**, (2) no **doubt** about the news

**Doubt** is the start, not the end, of intelligence.

## overhaul

*n.* a thorough examination, evaluation, or inspection of something, often with the intent of making necessary improvements; a major reorganization or restructuring of a system or process; (verb) to thoroughly examine, repair, and improve something to ensure that it is functioning properly and up to standard

*synonym*: renovation, revamp, modernization

(1) **overhaul** process, (2) vehicle **overhaul**

The mechanic suggested an **overhaul** of the engine to

improve performance.

**trim** v. to make neat or tidy by clipping, cutting, or pruning away excess or unwanted parts; to adjust or modify to improve efficiency or performance  
*synonym*: cut, pare, prune  
(1) **trim** a dog's nails, (2) **trim** the budget  
I must **trim** the bushes in my front yard before they get too overgrown.

**margin** n. the space around the edge of a page or document; (finance) the net sales minus the cost of goods and services sold  
*synonym*: edge, border, periphery  
(1) **margin** error, (2) a profit **margin**  
Unfortunately, the book's **margin** was too small to make notes.

**bold** adj. brave, daring, and confident; not frightened of danger or afraid to say what you feel or to take risks  
*synonym*: brave, courageous, fearless  
(1) a **bold** design, (2) big, **bold** piano sounds  
The effort to alleviate climate change needs **bold** action.

**upgrade** v. to improve the value or usefulness of something such as a machine, computer system, etc., or to replace it with something newer or of a higher standard  
*synonym*: improve, boost, enrich  
(1) **upgrade** a product, (2) **upgrade** work performance  
It's an excellent opportunity to **upgrade** our networking.

**foundation** n. the lowest load-bearing part of a building, typically below ground level; a fundamental basis or principle upon which something is built or established; an organization that provides funding or support for charitable or educational purposes  
*synonym*: base, support, groundwork

(1) **foundation** course, (2) weak **foundation**

The **foundation** of the building was cracked and needed to be repaired.

## alternative

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

*synonym*: choice, option

(1) an **alternative** plan, (2) there is no other **alternative**

Doctors are gradually coming around to the idea of using **alternative** medicines.

## 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.

## nonprofit

*adj.* not established for commercial profit

*synonym*: charitable

(1) a **nonprofit** organization, (2) **nonprofit** agency

Our law firm also focuses on **nonprofit** activities.

## acronym

*n.* a word formed from the first letter of each word in a phrase, such as NASA (National Aeronautics and Space Administration) or AIDS (Acquired Immune Deficiency Syndrome)

*synonym*: abbreviation, initialism, shortcut

(1) **acronym** definition, (2) use an **acronym**

RADAR is an **acronym** for radio detection and ranging.

## sustainable

*adj.* able to continue or be continued for a long time

*synonym*: continuable, enduring, tolerable

(1) **sustainable** alternative fuel, (2) principles of

**sustainable** development

The government should do more to support environmentally **sustainable** agriculture.

## endowment

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

*synonym*: fund, gift, donation

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

## publicly

*adv.* in a manner accessible to or observable by the public; by the government

*synonym*: candidly, openly, honestly

(1) **publicly** accessible record, (2) **publicly** financed schools

She **publicly** denounced the government's mishandling of the economic crisis.

## governance

*n.* the act or process of governing or managing a political, social, or economic entity; the systems or principles that guide such processes

*synonym*: administration, management, direction

(1) good **governance**, (2) corporate **governance**

The United Nations assists countries in building strong **governance** frameworks and institutions.

## structure

*n.* the way of construction of something and the arrangement of its parts, or a complex thing constructed of many parts

*synonym*: construction, architecture, establishment

(1) the **structure** of a machine, (2) **structure** and function of the brain

The organizational **structure** of start-ups is often flat and straightforward.

## stakeholder

*n.* a person or group that has an interest or concern in something, especially a business

*synonym*: shareholder, interested party

(1) **stakeholder** engagement, (2) improve **stakeholder** relations

The organization held **stakeholder** consultations to gather input on the project.

## emerging

*adj.* starting to exist, mature, or become well-known

*synonym*: arising, occurring, state-of-the-art

(1) **emerging** country, (2) **emerging** technologies

**Emerging** technologies have dramatically improved productivity in various industries.

## representation

*n.* the act of speaking, acting, or being present on behalf of someone officially; a statement of facts and reasons made in appealing or protesting

*synonym*: delegacy, manifestation, expression

(1) sales **representation**, (2) binary **representation**

A person who has been declared incompetent should have legal **representation**.

## assess

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

*synonym*: estimate, evaluate, consider

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

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

## broad

*adj.* very wide; general

*synonym*: wide, expansive, comprehensive

(1) attract **broad** attention, (2) a **broad** mind

He accumulated wealth across a **broad** spectrum of assets.

## indicator

*n.* something that shows or points out what a situation is like or how a situation is changing

*synonym*: barometer, signal, index

(1) **indicator** lamp, (2) performance **indicators**

Several IT millionaires have shown that the level of education is a relatively poor **indicator** of whether a business can be successfully run.

## conduct

*v.* to organize and carry out a particular activity

*synonym*: behave, lead, carry on

(1) **conduct** a background check, (2) **conduct** research

Police will **conduct** random breath testing for drunk driving.

## soil

*n.* the top layer of Earth in which plants grow

*synonym*: earth, ground, mud

(1) **soils** retentive of moisture, (2) parched **soil**

**Soil** moisture is another significant component controlling soil respiration.

## fundamental

*adj.* forming an essential base or core from which everything else develops or is affected

*synonym*: basic, essential, entire

(1) **fundamental** education, (2) **fundamental** rights

Human behavior has **fundamental** characteristics.

## cult

*n.* a small religious group, especially one that is not part of a larger religion and that is regarded as outside the norm; followers of an exclusive system of beliefs and practices

*synonym*: sect, faith, religion

(1) **cult** members, (2) **cult's** practices

The **cult** leader promised his followers that they would achieve enlightenment if they followed his teachings.

## government

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

*synonym*: administration, regime, state

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

The federal **government** is planning to increase taxes for the

next fiscal year.

## govern

v. to legally control and direct a country, city, group of people, etc. and be responsible for introducing new laws, organizing and maintaining public services

*synonym*: control, rule, preside

(1) a nation's right to **govern**, (2) **govern** a public enterprise

The regulations **governing** medical malpractice claims are rigorous.

## forward-looking

*adj.* having a progressive or innovative outlook; characterized by a focus on the future; anticipating and planning for future developments or trends rather than being reactive

*synonym*: progressive, futuristic, innovative

(1) **forward-looking** vision, (2) a **forward-looking** statement

The company's **forward-looking** approach to technology has helped them stay ahead of their competitors.

## socioeconomic

*adj.* relating to the social and economic factors that shape an individual, group, or community, particularly in terms of income, occupation, education, and social class

*synonym*: social, economic, financial

(1) **socioeconomic** status, (2) **socioeconomic** issues

The **socioeconomic** conditions of a country can significantly affect its political stability.

## renewable

*adj.* capable of being renewed, extended, or replaced

*synonym*: sustainable, replaceable

(1) **renewable** energy, (2) **renewable** subscriptions

The production of **renewable** fuels requires massive volumes of fresh water.

## implement

v. to put a decision, plan, or system into effect

*synonym*: execute, enforce, put through

(1) **implement** a corporate strategy, (2) **implement** security

measures

The government promised to **implement** a new system to control the financial crisis.

## unemployed

*adj.* not having a job, although able to work

*synonym*: idle, inactive, jobless

(1) assignment for the **unemployed** youth, (2) people who are **unemployed**

My father was **unemployed** for so long.

## release

*v.* to set free or allow to escape from confinement

*synonym*: free, let go, discharge

(1) **release** a prisoner, (2) **release** CO2 into the air

The animal rights group worked to **release** the dolphins back into the wild.

## methodology

*n.* a set of ways or principles of doing, teaching, or studying something

*synonym*: procedure, approach, process

(1) **methodology** for optimizing, (2) research **methodology**

We are developing a new **methodology** for assessing marketing measures.

## contrast

*v.* to put in opposition to show or emphasize differences

*synonym*: differ, vary, counterpoint

(1) **contrast** with a decade ago, (2) **contrast** two things

It's intriguing to compare and **contrast** the two authors.

## nutshell

*n.* the hard, outer covering or protective casing that encloses the kernel or fruit of certain types of nuts, such as walnuts or acorns; a concise and condensed summary or explanation of something

*synonym*: summary, essence, covering

(1) move into a **nutshell**, (2) **nutshell** version

Can you explain your argument in a **nutshell**?



## transparency

*n.* the condition or quality of being easy to see through  
*synonym*: clearness, clarity, translucence

(1) lack of **transparency**, (2) **transparency** during the trials  
The main discussion topic is government **transparency**.

## complexity

*n.* the state or quality of being complicated or intricate and difficult to understand

*synonym*: intricacy, sophistication, elaboration

(1) cognitive **complexity**, (2) **complexity** theory

The project's **complexity** made it difficult for the team to complete it on time.

## 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.

## cornerstone

*n.* a fundamental or essential element or component of something; a basis or foundation upon which something is built or developed

*synonym*: foundation, basis, keystone

(1) **cornerstone** of democracy, (2) lay the **cornerstone**

Effective communication is often considered the **cornerstone** of a successful team.

## inclusive

*adj.* including much or everything, and especially including stated limits; not excluding any of the people, things, ideas, etc. involved in something

*synonym*: cover-all, all-embracing, comprehensive

(1) a fully **inclusive** price, (2) **inclusive** education

The university has established a capacity for each nationality as part of its **inclusive** policy.

## Session 2: Spelling

1. a ri\_\_y enterprise *adj.* involving the possibility of danger, failure, or loss
2. assignment for the une\_\_\_\_ed youth *adj.* not having a job, although able to work
3. as\_\_\_s the quality *v.* to judge or decide the nature or quality of someone or something
4. gov\_\_\_\_\_nt bureaucracy *n.* the group of people with authority to control a country or state
5. compound the ing\_\_\_\_\_nts *n.* one of the things used to make something, especially one of the foods used to make a particular dish
6. fun\_\_\_\_\_al education *adj.* forming an essential base or core from which everything else develops or is affected
7. parched s\_\_l *n.* the top layer of Earth in which plants grow
8. im\_\_\_\_\_e the test score *v.* to make or become better
9. a cr\_\_\_\_\_l issue for women *adj.* extremely vital or necessary
10. a br\_\_d mind *adj.* very wide; general
11. lay the cor\_\_\_\_\_ne *n.* a fundamental or essential element or component of something; a basis or foundation upon which something is built or developed
12. in\_\_\_t capital *v.* to put money, effort, time, etc. into something to make a profit or achieve a result

ANSWERS: 1. risky, 2. unemployed, 3. assess, 4. government, 5. ingredient, 6. fundamental, 7. soil, 8. improve, 9. crucial, 10. broad, 11. cornerstone, 12. invest

13. a for\_\_\_\_\_ing statement      *adj.* having a progressive or innovative outlook; characterized by a focus on the future; anticipating and planning for future developments or trends rather than being reactive
14. a no\_\_\_\_\_it organization      *adj.* not established for commercial profit
15. op\_\_\_\_\_ne occasion      *adj.* suitable or happening at a time that is suitable or convenient for a particular purpose
16. sales rep\_\_\_\_\_ion      *n.* the act of speaking, acting, or being present on behalf of someone officially; a statement of facts and reasons made in appealing or protesting
17. af\_\_\_\_d a high travel cost      *v.* to have enough money or time to be able to buy or do something
18. 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
19. up\_\_\_\_\_e work performance      *v.* to improve the value or usefulness of something such as a machine, computer system, etc., or to replace it with something newer or of a higher standard
20. move into a nu\_\_\_\_\_ll      *n.* the hard, outer covering or protective casing that encloses the kernel or fruit of certain types of nuts, such as walnuts or acorns; a concise and condensed summary or explanation of something

ANSWERS: 13. forward-looking, 14. nonprofit, 15. opportune, 16. representation, 17. afford, 18. mortgage, 19. upgrade, 20. nutshell

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|--------------------------------|--|
| 21. em____ng technologies      | <i>adj.</i> starting to exist, mature, or become well-known  |
| 22. as____s a tax of 10 pounds | <i>v.</i> to judge or decide the nature or quality of someone or something   |
| 23. delinquent ta____er        | <i>n.</i> a person who pays taxes to the government  |
| 24. wil____ss to help          | <i>n.</i> the state of being ready or inclined to do something   |
| 25. met____gy for optimizing   | <i>n.</i> a set of ways or principles of doing, teaching, or studying something  |
| 26. p__y engine                | <i>n.</i> a small horse  |
| 27. re__y a debt               | <i>v.</i> to give back or make restitution for money, debt, or other obligation that is owed; to compensate or reward someone for something done or given  |
| 28. re____le energy            | <i>adj.</i> capable of being renewed, extended, or replaced  |
| 29. an in____ve to work hard   | <i>n.</i> something, such as a punishment, reward, etc., that encourages a person to do something  |
| 30. fou____on course           | <i>n.</i> the lowest load-bearing part of a building, typically below ground level; a fundamental basis or principle upon which something is built or established; an organization that provides funding or support for charitable or educational purposes |
| 31. im____e a process          | <i>v.</i> to make or become better   |

ANSWERS: 21. emerging, 22. assess, 23. taxpayer, 24. willingness, 25. methodology, 26. pony, 27. repay, 28. renewable, 29. incentive, 30. foundation, 31. improve

32. an op\_\_\_\_\_ne remark      *adj.* suitable or happening at a time that is suitable or convenient for a particular purpose
33. 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
34. de\_\_\_e a word      *v.* to state or explain precisely the nature, scope, or meaning of something
35. so\_\_\_\_\_gn wealth fund      *n.* a king or queen
36. gov\_\_\_\_\_nt funding      *n.* the group of people with authority to control a country or state
37. con\_\_\_\_\_ion of armaments      *n.* the ability to focus all your time and energy on one thing without thinking about anything else.
38. in\_\_\_t in stocks      *v.* to put money, effort, time, etc. into something to make a profit or achieve a result
39. corporate d\_\_t      *n.* something, especially money, goods, or services owed by one person to another; the state of owing something
40. re\_\_y a kindness      *v.* to give back or make restitution for money, debt, or other obligation that is owed; to compensate or reward someone for something done or given
41. hea\_\_\_\_\_re agency      *n.* the organized activity or business of preserving mental and physical health by preventing or treating illness through services offered by the health profession

ANSWERS: 32. opportune, 33. economy, 34. define, 35. sovereign, 36. government, 37. concentration, 38. invest, 39. debt, 40. repay, 41. healthcare

42. secret ing\_\_\_\_\_nts *n.* one of the things used to make something, especially one of the foods used to make a particular dish
43. there is no other alt\_\_\_\_\_ve *n.* one of two or more available possibilities or choice
44. nice fe\_\_\_w *adj.* someone who has the same job or interests as you, or is in the same class, profession, or situation as you
45. a profit ma\_\_\_n *n.* the space around the edge of a page or document; (finance) the net sales minus the cost of goods and services sold
46. an alt\_\_\_\_\_ve plan *n.* one of two or more available possibilities or choice
47. lack of tra\_\_\_\_\_ncy *n.* the condition or quality of being easy to see through
48. en\_\_\_\_\_nt gift *n.* a fund or financial support, either from a charitable organization or from an individual or group of individuals, to support a specific purpose or organization
49. have an up\_\_t stomach *adj.* causing or marked by anxiety, uneasiness, trouble, or grief; (verb) to make someone anxious, unhappy, or angry
50. irr\_\_\_\_\_ble behavior *adj.* not showing a proper sense of responsibility; not reliable
51. com\_\_\_\_\_ty theory *n.* the state or quality of being complicated or intricate and difficult to understand
52. ob\_\_\_\_\_s reasons *adj.* easy to see, discover or understand

ANSWERS: 42. ingredient, 43. alternative, 44. fellow, 45. margin, 46. alternative, 47. transparency, 48. endowment, 49. upset, 50. irresponsible, 51. complexity, 52. obvious

53. intraspecific com\_\_\_\_\_on                    *n.* a situation in which someone is attempting to beat or outperform another
54. c\_\_t members                                    *n.* a small religious group, especially one that is not part of a larger religion and that is regarded as outside the norm; followers of an exclusive system of beliefs and practices
55. nu\_\_\_\_\_ll version                            *n.* the hard, outer covering or protective casing that encloses the kernel or fruit of certain types of nuts, such as walnuts or acorns; a concise and condensed summary or explanation of something
56. performance in\_\_\_\_\_ors                    *n.* something that shows or points out what a situation is like or how a situation is changing
57. research met\_\_\_\_\_gy                        *n.* a set of ways or principles of doing, teaching, or studying something
58. ta\_\_\_\_\_er money                            *n.* a person who pays taxes to the government
59. cr\_\_\_\_\_l information                        *adj.* extremely vital or necessary
60. E\_\_o crises                                        *n.* the official currency of most European Union countries
61. ov\_\_\_\_\_ul process                            *n.* a thorough examination, evaluation, or inspection of something, often with the intent of making necessary improvements; a major reorganization or restructuring of a system or process; (verb) to thoroughly examine, repair, and improve something to ensure that it is functioning properly and up to standard

ANSWERS: 53. competition, 54. cult, 55. nutshell, 56. indicator, 57. methodology, 58. taxpayer, 59. crucial, 60. euro, 61. overhaul

62. cou\_\_\_\_\_an lifestyle *n.* (considered non-inclusive) a person who lives in the country or a rural area; a compatriot or fellow citizen
63. education en\_\_\_\_\_nt insurance *n.* a fund or financial support, either from a charitable organization or from an individual or group of individuals, to support a specific purpose or organization
64. his research area of  
con\_\_\_\_\_ion *n.* the ability to focus all your time and energy on one thing without thinking about anything else.
65. the co\_\_\_\_\_ct between good and evil *n.* a strong disagreement, argument, or a violent clash between two opposing groups or individuals
66. do\_\_\_\_\_de expectations *v.* to reduce in importance, rank, or status; to decrease the quality or value of something; to lower a score or rating; (noun) a negative change in the rating of a security, a company's stock, or a country's sovereign debt by a rating agency
67. for\_\_\_\_\_ing vision *adj.* having a progressive or innovative outlook; characterized by a focus on the future; anticipating and planning for future developments or trends rather than being reactive
68. financial cr\_\_\_\_s *n.* a time of great disagreement, confusion, or danger when problems must be resolved or critical decisions must be taken

ANSWERS: 62. countryman, 63. endowment, 64. concentration, 65. conflict, 66. downgrade, 67. forward-looking, 68. crisis



69. in\_\_\_\_\_or lawsuit *n.* someone who puts money or capital into something to gain financial returns
70. sus\_\_\_\_\_le alternative fuel *adj.* able to continue or be continued for a long time
71. em\_\_\_\_\_ng country *adj.* starting to exist, mature, or become well-known
72. the m\_\_d in a room *n.* the way you feel at a particular time; an angry or impatient state of mind
73. in\_\_\_\_\_or lamp *n.* something that shows or points out what a situation is like or how a situation is changing
74. up\_\_\_\_\_e a product *v.* to improve the value or usefulness of something such as a machine, computer system, etc., or to replace it with something newer or of a higher standard
75. a spotted p\_\_y *n.* a small horse
76. binary rep\_\_\_\_\_ion *n.* the act of speaking, acting, or being present on behalf of someone officially; a statement of facts and reasons made in appealing or protesting
77. con\_\_\_\_\_te a large sum of money to the fund *v.* to give something, especially money or goods, to provide or achieve something together with other people
78. af\_\_\_\_d to buy a new car *v.* to have enough money or time to be able to buy or do something
79. financial in\_\_\_\_\_ves *n.* something, such as a punishment, reward, etc., that encourages a person to do something

ANSWERS: 69. investor, 70. sustainable, 71. emerging, 72. mood, 73. indicator, 74. upgrade, 75. pony, 76. representation, 77. contribute, 78. afford, 79. incentive

80. a fully in\_\_\_\_\_ve price *adj.* including much or everything, and especially including stated limits; not excluding any of the people, things, ideas, etc. involved in something
81. sta\_\_\_\_\_er engagement *n.* a person or group that has an interest or concern in something, especially a business
82. ma\_\_\_n error *n.* the space around the edge of a page or document; (finance) the net sales minus the cost of goods and services sold
83. acquire an in\_\_\_\_\_us reputation *adj.* having a reputation for being very bad or wicked
84. an in\_\_\_\_\_us crime *adj.* having a reputation for being very bad or wicked
85. im\_\_\_\_\_nt a corporate strategy *v.* to put a decision, plan, or system into effect
86. br\_\_k of war *n.* the point at which something is about to happen; the edge of a steep place
87. a nation's right to go\_\_\_n *v.* to legally control and direct a country, city, group of people, etc. and be responsible for introducing new laws, organizing and maintaining public services
88. industrial se\_\_\_r *n.* a distinct part or division of something often used to refer to a segment of an economy or industry; an area or field of work or activity
89. a multivitamin ta\_\_\_t *n.* a small flat electronic device used for browsing the internet, reading, writing, or playing games; a small, solid pill of medicine

ANSWERS: 80. inclusive, 81. stakeholder, 82. margin, 83. infamous, 84. infamous, 85. implement, 86. brink, 87. govern, 88. sector, 89. tablet

90. no\_\_\_\_\_it agency *adj.* not established for commercial profit
91. de\_\_\_e all of my energies *v.* to commit or dedicate oneself or one's time, effort, or energy to a particular task or purpose
92. sta\_\_\_\_\_cs for cancer *n.* the discipline that concerns the collection, organization, analysis, interpretation, and presentation of data
93. de\_\_\_e a question *v.* to make up someone's mind about something; to come to a conclusion or judgment after considering options
94. corporate gov\_\_\_\_\_ce *n.* the act or process of governing or managing a political, social, or economic entity; the systems or principles that guide such processes
95. cognitive com\_\_\_\_\_ty *n.* the state or quality of being complicated or intricate and difficult to understand
96. principles of sus\_\_\_\_\_le development *adj.* able to continue or be continued for a long time
97. his conclusion was ob\_\_\_\_\_s *adj.* easy to see, discover or understand
98. cor\_\_\_\_\_ne of democracy *n.* a fundamental or essential element or component of something; a basis or foundation upon which something is built or developed
99. im\_\_\_\_\_nt security measures *v.* to put a decision, plan, or system into effect
100. in an ugly m\_\_d *n.* the way you feel at a particular time; an angry or impatient state of mind
101. bankrupt cr\_\_\_\_\_or *n.* a person, company, etc. to whom a debtor owes money

ANSWERS: 90. nonprofit, 91. devote, 92. statistics, 93. decide, 94. governance, 95. complexity, 96. sustainable, 97. obvious, 98. cornerstone, 99. implement, 100. mood, 101. creditor

102. the first round of the com\_\_\_\_\_on     *n.* a situation in which someone is attempting to beat or outperform another
103. co\_\_\_\_\_t research     *v.* to organize and carry out a particular activity
104. ta\_\_\_\_t keyboard     *n.* a small flat electronic device used for browsing the internet, reading, writing, or playing games; a small, solid pill of medicine
105. economic do\_\_\_\_\_de     *v.* to reduce in importance, rank, or status; to decrease the quality or value of something; to lower a score or rating; (noun) a negative change in the rating of a security, a company's stock, or a country's sovereign debt by a rating agency
106. junior fe\_\_\_\_w     *adj.* someone who has the same job or interests as you, or is in the same class, profession, or situation as you
107. official sta\_\_\_\_\_cs     *n.* the discipline that concerns the collection, organization, analysis, interpretation, and presentation of data
108. go\_\_\_\_n a public enterprise     *v.* to legally control and direct a country, city, group of people, etc. and be responsible for introducing new laws, organizing and maintaining public services
109. big, b\_\_d piano sounds     *adj.* brave, daring, and confident; not frightened of danger or afraid to say what you feel or to take risks

ANSWERS: 102. competition, 103. conduct, 104. tablet, 105. downgrade, 106. fellow, 107. statistics, 108. govern, 109. bold

110. pu\_\_\_\_ly financed schools *adv.* in a manner accessible to or observable by the public; by the government
111. re\_\_\_\_\_e a prisoner *v.* to set free or allow to escape from confinement
112. a so\_\_\_\_\_gn state *n.* a king or queen
113. re\_\_\_\_m movement *n.* the act of improving or correcting something that is wrong or bad; a change made to correct a flaw or problem
114. indicate a wil\_\_\_\_\_ss to change *n.* the state of being ready or inclined to do something
115. tra\_\_\_\_\_nt crystal *adj.* easy to perceive, detect, or understand; (of a material or article) permitting light to pass through freely
116. ac\_\_\_\_\_m definition *n.* a word formed from the first letter of each word in a phrase, such as NASA (National Aeronautics and Space Administration) or AIDS (Acquired Immune Deficiency Syndrome)
117. rising hea\_\_\_\_\_re cost *n.* the organized activity or business of preserving mental and physical health by preventing or treating illness through services offered by the health profession
118. banner he\_\_\_\_\_ne *n.* a heading at the top of a newspaper or magazine story or page
119. ev\_\_\_\_\_te a situation *v.* to assess or estimate the quality, significance, quantity, or value of something

ANSWERS: 110. publicly, 111. release, 112. sovereign, 113. reform, 114. willingness, 115. transparent, 116. acronym, 117. healthcare, 118. headline, 119. evaluate

120. attract br\_\_d attention *adj.* very wide; general
121. in\_\_\_\_\_ve education *adj.* including much or everything, and especially including stated limits; not excluding any of the people, things, ideas, etc. involved in something
122. he\_\_\_\_\_ne article *n.* a heading at the top of a newspaper or magazine story or page
123. ev\_\_\_\_\_te the grant proposal *v.* to assess or estimate the quality, significance, quantity, or value of something
124. do\_\_\_\_\_te over the weak *v.* to have or control a lot of power and influence over somebody or something
125. people who are une\_\_\_\_\_ed *adj.* not having a job, although able to work
126. soc\_\_\_\_\_mic status *adj.* relating to the social and economic factors that shape an individual, group, or community, particularly in terms of income, occupation, education, and social class
127. on the br\_\_k *n.* the point at which something is about to happen; the edge of a steep place
128. t\_\_m the budget *v.* to make neat or tidy by clipping, cutting, or pruning away excess or unwanted parts; to adjust or modify to improve efficiency or performance
129. re\_\_\_\_\_e CO2 into the air *v.* to set free or allow to escape from confinement
130. soc\_\_\_\_\_mic issues *adj.* relating to the social and economic factors that shape an individual, group, or community, particularly in terms of income, occupation, education, and social class

ANSWERS: 120. broad, 121. inclusive, 122. headline, 123. evaluate, 124. dominate, 125. unemployed, 126. socioeconomic, 127. brink, 128. trim, 129. release, 130. socioeconomic

131. the st\_\_\_\_\_re of a machine *n.* the way of construction of something and the arrangement of its parts, or a complex thing constructed of many parts
132. de\_\_\_e my own life *v.* to commit or dedicate oneself or one's time, effort, or energy to a particular task or purpose
133. cr\_\_\_s management *n.* a time of great disagreement, confusion, or danger when problems must be resolved or critical decisions must be taken
134. good gov\_\_\_\_\_ce *n.* the act or process of governing or managing a political, social, or economic entity; the systems or principles that guide such processes
135. a tra\_\_\_\_\_nt lie *adj.* easy to perceive, detect, or understand; (of a material or article) permitting light to pass through freely
136. co\_\_\_\_\_t a background check *v.* to organize and carry out a particular activity
137. re\_\_\_\_\_le subscriptions *adj.* capable of being renewed, extended, or replaced
138. the longstanding co\_\_\_\_\_ct *n.* a strong disagreement, argument, or a violent clash between two opposing groups or individuals
139. t\_\_m a dog's nails *v.* to make neat or tidy by clipping, cutting, or pruning away excess or unwanted parts; to adjust or modify to improve efficiency or performance

ANSWERS: 131. structure, 132. devote, 133. crisis, 134. governance, 135. transparent, 136. conduct, 137. renewable, 138. conflict, 139. trim

140. get up\_\_t *adj.* causing or marked by anxiety, uneasiness, trouble, or grief; (verb) to make someone anxious, unhappy, or angry
141. 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
142. the cr\_\_\_\_or's claims *n.* a person, company, etc. to whom a debtor owes money
143. 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
144. no do\_\_t about the news *n.* a feeling of being uncertain about something, especially about how good or accurate it is
145. 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
146. private se\_\_\_\_r *n.* a distinct part or division of something often used to refer to a segment of an economy or industry; an area or field of work or activity
147. use an ac\_\_\_\_m *n.* a word formed from the first letter of each word in a phrase, such as NASA (National Aeronautics and Space Administration) or AIDS (Acquired Immune Deficiency Syndrome)

ANSWERS: 140. upset, 141. develop, 142. creditor, 143. develop, 144. doubt, 145. decide, 146. sector, 147. acronym



148. traditional cou\_\_\_\_\_an *n.* (considered non-inclusive) a person who lives in the country or a rural area; a compatriot or fellow citizen
149. a real estate in\_\_\_\_\_or *n.* someone who puts money or capital into something to gain financial returns
150. a b\_\_d design *adj.* brave, daring, and confident; not frightened of danger or afraid to say what you feel or to take risks
151. de\_\_\_e my position *v.* to state or explain precisely the nature, scope, or meaning of something
152. 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
153. c\_\_t's practices *n.* a small religious group, especially one that is not part of a larger religion and that is regarded as outside the norm; followers of an exclusive system of beliefs and practices
154. dispel do\_\_ts *n.* a feeling of being uncertain about something, especially about how good or accurate it is
155. do\_\_\_\_\_te possession *v.* to have or control a lot of power and influence over somebody or something
156. the value of the E\_\_o *n.* the official currency of most European Union countries
157. a cr\_\_y scheme *adj.* stupid or not sensible; very angry
158. cr\_\_y about cars and racing *adj.* stupid or not sensible; very angry

ANSWERS: 148. countryman, 149. investor, 150. bold, 151. define, 152. mortgage, 153. cult, 154. doubt, 155. dominate, 156. euro, 157. crazy, 158. crazy

159. fun\_\_\_\_\_al rights      *adj.* forming an essential base or core from which everything else develops or is affected
160. st\_\_\_\_\_re and function of the brain      *n.* the way of construction of something and the arrangement of its parts, or a complex thing constructed of many parts
161. weak fou\_\_\_\_\_on      *n.* the lowest load-bearing part of a building, typically below ground level; a fundamental basis or principle upon which something is built or established; an organization that provides funding or support for charitable or educational purposes
162. vehicle ov\_\_\_\_\_ul      *n.* a thorough examination, evaluation, or inspection of something, often with the intent of making necessary improvements; a major reorganization or restructuring of a system or process; (verb) to thoroughly examine, repair, and improve something to ensure that it is functioning properly and up to standard
163. co\_\_\_\_\_st two things      *v.* to put in opposition to show or emphasize differences
164. pu\_\_\_\_\_ly accessible record      *adv.* in a manner accessible to or observable by the public; by the government
165. s\_\_ls retentive of moisture      *n.* the top layer of Earth in which plants grow
166. d\_\_t ceiling      *n.* something, especially money, goods, or services owed by one person to another; the state of owing something

ANSWERS: 159. fundamental, 160. structure, 161. foundation, 162. overhaul, 163. contrast, 164. publicly, 165. soil, 166. debt

167. irr\_\_\_\_\_ble actions *adj.* not showing a proper sense of responsibility; not reliable
168. improve sta\_\_\_\_\_er relations *n.* a person or group that has an interest or concern in something, especially a business
169. co\_\_\_\_\_st with a decade ago *v.* to put in opposition to show or emphasize differences
170. tra\_\_\_\_\_ncy during the trials *n.* the condition or quality of being easy to see through
171. con\_\_\_\_\_te to society *v.* to give something, especially money or goods, to provide or achieve something together with other people
172. change ri\_\_y behavior *adj.* involving the possibility of danger, failure, or loss
173. 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
174. economic re\_\_\_m *n.* the act of improving or correcting something that is wrong or bad; a change made to correct a flaw or problem

ANSWERS: 167. irresponsible, 168. stakeholder, 169. contrast, 170. transparency, 171. contribute, 172. risky, 173. economy, 174. reform

## Session 3: Fill in the Blanks

1. The technology \_\_\_\_\_ is constantly evolving and innovating.  
*n.* a distinct part or division of something often used to refer to a segment of an economy or industry; an area or field of work or activity
  
2. The \_\_\_\_\_ demonstrate that poverty and unemployment are genuine problems.  
*n.* the discipline that concerns the collection, organization, analysis, interpretation, and presentation of data
  
3. The organizational \_\_\_\_\_ of start-ups is often flat and straightforward.  
*n.* the way of construction of something and the arrangement of its parts, or a complex thing constructed of many parts
  
4. It's an excellent opportunity to \_\_\_\_\_ our networking.  
*v.* to improve the value or usefulness of something such as a machine, computer system, etc., or to replace it with something newer or of a higher standard
  
5. Doctors are gradually coming around to the idea of using \_\_\_\_\_ medicines.  
*n.* one of two or more available possibilities or choice
  
6. The main discussion topic is government \_\_\_\_\_.  
*n.* the condition or quality of being easy to see through
  
7. The government should do more to support environmentally \_\_\_\_\_ agriculture.  
*adj.* able to continue or be continued for a long time

ANSWERS: 1. sector, 2. statistics, 3. structure, 4. upgrade, 5. alternative, 6. transparency, 7. sustainable

8. They have no \_\_\_\_\_ to win the game.  
*n.* something, such as a punishment, reward, etc., that encourages a person to do something
9. The local \_\_\_\_\_ is known for his hospitality and warmth towards visitors.  
*n.* (considered non-inclusive) a person who lives in the country or a rural area; a compatriot or fellow citizen
10. The \_\_\_\_\_ criminal was finally brought to justice.  
*adj.* having a reputation for being very bad or wicked
11. Unfortunately, the book's \_\_\_\_\_ was too small to make notes.  
*n.* the space around the edge of a page or document; (finance) the net sales minus the cost of goods and services sold
12. This exam requires excellent \_\_\_\_\_ to pass.  
*n.* the ability to focus all your time and energy on one thing without thinking about anything else.
13. Greed is the primary \_\_\_\_\_ in the making of criminals.  
*n.* one of the things used to make something, especially one of the foods used to make a particular dish
14. 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
15. A person who has been declared incompetent should have legal \_\_\_\_\_.  
*n.* the act of speaking, acting, or being present on behalf of someone officially; a statement of facts and reasons made in appealing or protesting

ANSWERS: 8. incentive, 9. countryman, 10. infamous, 11. margin, 12. concentration, 13. ingredient, 14. mortgage, 15. representation

16. To advance this discussion, we must \_\_\_\_\_ "success" rigorously.
- v.* to state or explain precisely the nature, scope, or meaning of something
17. The \_\_\_\_\_ of the building was cracked and needed to be repaired.
- n.* the lowest load-bearing part of a building, typically below ground level; a fundamental basis or principle upon which something is built or established; an organization that provides funding or support for charitable or educational purposes
18. Several IT millionaires have shown that the level of education is a relatively poor \_\_\_\_\_ of whether a business can be successfully run.
- n.* something that shows or points out what a situation is like or how a situation is changing
19. In an aging population, citizens must pay more to maintain quality \_\_\_\_\_.
- n.* the organized activity or business of preserving mental and physical health by preventing or treating illness through services offered by the health profession
20. He was awfully \_\_\_\_\_ by the news.
- adj.* causing or marked by anxiety, uneasiness, trouble, or grief; (verb) to make someone anxious, unhappy, or angry
21. The United Nations assists countries in building strong \_\_\_\_\_ frameworks and institutions.
- n.* the act or process of governing or managing a political, social, or economic entity; the systems or principles that guide such processes
22. The project's \_\_\_\_\_ made it difficult for the team to complete it on time.
- n.* the state or quality of being complicated or intricate and difficult to understand

ANSWERS: 16. define, 17. foundation, 18. indicator, 19. healthcare, 20. upset, 21. governance, 22. complexity

23. Some countries may leave the \_\_\_\_\_.  
*n.* the official currency of most European Union countries
24. It was \_\_\_\_\_ of him to drive home after drinking so much alcohol.  
*adj.* not showing a proper sense of responsibility; not reliable
25. It is extremely \_\_\_\_\_ to sail in such a storm.  
*adj.* involving the possibility of danger, failure, or loss
26. The perspective of his right brain \_\_\_\_\_ his consciousness.  
*v.* to have or control a lot of power and influence over somebody or something
27. The company's \_\_\_\_\_ approach to technology has helped them stay ahead of their competitors.  
*adj.* having a progressive or innovative outlook; characterized by a focus on the future; anticipating and planning for future developments or trends rather than being reactive
28. The phone rang at the most \_\_\_\_\_ time.  
*adj.* suitable or happening at a time that is suitable or convenient for a particular purpose
29. He accumulated wealth across a \_\_\_\_\_ spectrum of assets.  
*adj.* very wide; general
30. The animal rights group worked to \_\_\_\_\_ the dolphins back into the wild.  
*v.* to set free or allow to escape from confinement
31. Our company needs to \_\_\_\_\_ the business impact of climate change.  
*v.* to judge or decide the nature or quality of someone or something

ANSWERS: 23. Euro, 24. irresponsible, 25. risky, 26. dominates, 27. forward-looking, 28. opportune, 29. broad, 30. release, 31. assess

32. The government is proposing a \_\_\_\_\_ to the healthcare system to make it more accessible and affordable for all citizens.

*n.* the act of improving or correcting something that is wrong or bad; a change made to correct a flaw or problem

33. The university has established a capacity for each nationality as part of its \_\_\_\_\_ policy.

*adj.* including much or everything, and especially including stated limits; not excluding any of the people, things, ideas, etc. involved in something

34. 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

35. The federal \_\_\_\_\_ is planning to increase taxes for the next fiscal year.

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

36. We were on the \_\_\_\_\_ of a financial crisis.

*n.* the point at which something is about to happen; the edge of a steep place

37. The new \_\_\_\_\_ device has a faster processor and better graphics than its predecessor.

*n.* a small flat electronic device used for browsing the internet, reading, writing, or playing games; a small, solid pill of medicine

38. The effort to alleviate climate change needs \_\_\_\_\_ action.

*adj.* brave, daring, and confident; not frightened of danger or afraid to say what you feel or to take risks

ANSWERS: 32. reform, 33. inclusive, 34. invest, 35. government, 36. brink, 37. tablet, 38. bold



39. The meeting aims to \_\_\_\_\_ possible choices.  
*v.* to assess or estimate the quality, significance, quantity, or value of something
40. The regulations \_\_\_\_\_ medical malpractice claims are rigorous.  
*v.* to legally control and direct a country, city, group of people, etc. and be responsible for introducing new laws, organizing and maintaining public services
41. His gaffe spoiled the \_\_\_\_\_ of the dinner party.  
*n.* the way you feel at a particular time; an angry or impatient state of mind
42. It's intriguing to compare and \_\_\_\_\_ the two authors.  
*v.* to put in opposition to show or emphasize differences
43. RADAR is an \_\_\_\_\_ for radio detection and ranging.  
*n.* a word formed from the first letter of each word in a phrase, such as NASA (National Aeronautics and Space Administration) or AIDS (Acquired Immune Deficiency Syndrome)
44. \_\_\_\_\_ technologies have dramatically improved productivity in various industries.  
*adj.* starting to exist, mature, or become well-known
45. Police will \_\_\_\_\_ random breath testing for drunk driving.  
*v.* to organize and carry out a particular activity
46. He became in \_\_\_\_\_ after losing his job.  
*n.* something, especially money, goods, or services owed by one person to another; the state of owing something

ANSWERS: 39. evaluate, 40. governing, 41. mood, 42. contrast, 43. acronym, 44. Emerging, 45. conduct, 46. debt

47. The production of \_\_\_\_\_ fuels requires massive volumes of fresh water.  
*adj.* capable of being renewed, extended, or replaced
48. He cannot \_\_\_\_\_ a holiday.  
*v.* to have enough money or time to be able to buy or do something
49. Effective communication is often considered the \_\_\_\_\_ of a successful team.  
*n.* a fundamental or essential element or component of something; a basis or foundation upon which something is built or developed
50. The company had to \_\_\_\_\_ its earnings forecast for the quarter.  
*v.* to reduce in importance, rank, or status; to decrease the quality or value of something; to lower a score or rating; (noun) a negative change in the rating of a security, a company's stock, or a country's sovereign debt by a rating agency
51. The engagement of the two golf players became \_\_\_\_\_ news.  
*n.* a heading at the top of a newspaper or magazine story or page
52. He \_\_\_\_\_ himself to studying the history of ancient civilizations.  
*v.* to commit or dedicate oneself or one's time, effort, or energy to a particular task or purpose
53. Can you explain your argument in a \_\_\_\_\_  
*n.* the hard, outer covering or protective casing that encloses the kernel or fruit of certain types of nuts, such as walnuts or acorns; a concise and condensed summary or explanation of something
54. He and I often had \_\_\_\_\_ not only in personality but also in ideology.  
*n.* a strong disagreement, argument, or a violent clash between two opposing groups or individuals

ANSWERS: 47. renewable, 48. afford, 49. cornerstone, 50. downgrade, 51. headline, 52. devoted, 53. nutshell?, 54. conflicts,

55. Her \_\_\_\_\_ to help others earned her many friends.  
*n.* the state of being ready or inclined to do something
56. 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
57. I asked the lawyer to initiate \_\_\_\_\_ negotiations for voluntary liquidation.  
*n.* a person, company, etc. to whom a debtor owes money
58. My father was \_\_\_\_\_ for so long.  
*adj.* not having a job, although able to work
59. \_\_\_\_\_ is the start, not the end, of intelligence.  
*n.* a feeling of being uncertain about something, especially about how good or accurate it is
60. He is the kind of \_\_\_\_\_ who only works for his success.  
*adj.* someone who has the same job or interests as you, or is in the same class, profession, or situation as you
61. The wealthy benefactor's \_\_\_\_\_ helped the university build a new library.  
*n.* a fund or financial support, either from a charitable organization or from an individual or group of individuals, to support a specific purpose or organization
62. Institutional \_\_\_\_\_ refrained from buying stocks amid the booming economy.  
*n.* someone who puts money or capital into something to gain financial returns

ANSWERS: 55. willingness, 56. develop, 57. creditor, 58. unemployed, 59. Doubt, 60. fellow, 61. endowment, 62. investors

63. We want to \_\_\_\_\_ ties between our two countries.  
*v.* to make or become better
64. We are developing a new \_\_\_\_\_ for assessing marketing measures.  
*n.* a set of ways or principles of doing, teaching, or studying something
65. \_\_\_\_\_ moisture is another significant component controlling soil respiration.  
*n.* the top layer of Earth in which plants grow
66. The focus of these initiatives is to make the financial system more \_\_\_\_\_.  
*adj.* easy to perceive, detect, or understand; (of a material or article) permitting light to pass through freely
67. The mechanic suggested an \_\_\_\_\_ of the engine to improve performance.  
*n.* a thorough examination, evaluation, or inspection of something, often with the intent of making necessary improvements; a major reorganization or restructuring of a system or process; (verb) to thoroughly examine, repair, and improve something to ensure that it is functioning properly and up to standard
68. Government workers cannot \_\_\_\_\_ to political campaigns.  
*v.* to give something, especially money or goods, to provide or achieve something together with other people
69. King George was the \_\_\_\_\_ of England.  
*n.* a king or queen
70. She \_\_\_\_\_ denounced the government's mishandling of the economic crisis.  
*adv.* in a manner accessible to or observable by the public; by the government

ANSWERS: 63. improve, 64. methodology, 65. Soil, 66. transparent, 67. overhaul, 68. contribute, 69. sovereign, 70. publicly

71. The rain and thunder are \_\_\_\_\_ today.

*adj.* stupid or not sensible; very angry

72. The \_\_\_\_\_ leader promised his followers that they would achieve enlightenment if they followed his teachings.

*n.* a small religious group, especially one that is not part of a larger religion and that is regarded as outside the norm; followers of an exclusive system of beliefs and practices

73. The \_\_\_\_\_ conditions of a country can significantly affect its political stability.

*adj.* relating to the social and economic factors that shape an individual, group, or community, particularly in terms of income, occupation, education, and social class

74. 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

75. 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

76. There are \_\_\_\_\_ differences between the two wine-producing regions.

*adj.* easy to see, discover or understand

77. Global \_\_\_\_\_ is rising in virtually every industry.

*n.* a situation in which someone is attempting to beat or outperform another

ANSWERS: 71. crazy, 72. cult, 73. socioeconomic, 74. economy, 75. decide, 76. obvious, 77. competition

78. 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

79. At this ranch, children can experience riding a \_\_\_\_\_.

*n.* a small horse

80. The revitalization of technology companies is \_\_\_\_\_ to the country's growth.

*adj.* extremely vital or necessary

81. Human behavior has \_\_\_\_\_ characteristics.

*adj.* forming an essential base or core from which everything else develops or is affected

82. I must \_\_\_\_\_ my loan on time to avoid late fees and penalties.

*v.* to give back or make restitution for money, debt, or other obligation that is owed; to compensate or reward someone for something done or given

83. The organization held \_\_\_\_\_ consultations to gather input on the project.

*n.* a person or group that has an interest or concern in something, especially a business

84. The government promised to \_\_\_\_\_ a new system to control the financial crisis.

*v.* to put a decision, plan, or system into effect

85. Our law firm also focuses on \_\_\_\_\_ activities.

*adj.* not established for commercial profit

ANSWERS: 78. crisis, 79. pony, 80. crucial, 81. fundamental, 82. repay, 83. stakeholder, 84. implement, 85. nonprofit

86. As a \_\_\_\_\_ he felt his money was wasted on unnecessary government projects.

*n.* a person who pays taxes to the government

87. I must \_\_\_\_\_ the bushes in my front yard before they get too overgrown.

*v.* to make neat or tidy by clipping, cutting, or pruning away excess or unwanted parts; to adjust or modify to improve efficiency or performance

ANSWERS: 86. taxpayer, 87. trim