# **Englist.me**

## Vocabulary Builder Reference from...

Halla Tómasdóttir: A feminine response to Iceland's financial crash | TED Talk https://www.ted.com/talks/halla\_tomasdottir\_a\_feminine\_response\_to\_iceland\_s\_financial\_crash



### **All Words**

#### **IMPORTANT**

This material is a commentary and does not contain any copyrighted material of the reference source. We strongly recommend accessing/buying the reference source at the same time.

### **Session 1: Word List**

#### 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.

#### 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.

#### meltdown

n. a severe overheating of the core of a nuclear reactor resulting in the core melting and radiation escaping; a situation in which something fails or weakens suddenly or dramatically

synonym: collapse, disaster, failure

(1) meltdown disaster, (2) economic meltdown

The nuclear **meltdown** in the country was a disaster with far-reaching consequences.

### penny

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

*synonym*: cent, coin, copper

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

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

#### reserve

v. to keep something for future use or contingency; to obtain or arrange something, such as a meeting, seat, etc., in advance

synonym: keep, hold, preserve

(1) **reserve** the right, (2) **reserve** a concert ticket You can easily **reserve** seats over the telephone.

#### volcano

n. a mountain or hill, typically conical, having a crater or vent through which lava, rock fragments, hot vapor, and gas are or have been erupted from the earth's crust.

synonym: mount, peak, crater

(1) volcano alert level, (2) active volcano

The island was formed by a **volcano** millions of years ago.

### interrupt

v. to say or do something that causes someone to stop in their speech or action

synonym: disturb, hinder, break in

(1) interrupt a call, (2) abruptly interrupt

Her sleep was **interrupted** by recurring pain.

### president

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

synonym: leader, CEO, chairperson

(1) **president** emeritus, (2) vice- **president** for finance The club **president** does not have absolute power.

### pronounce

 to say or speak (a word or words) correctly or in a particular way

synonym:

articulate, enunciate, voice

(1) **pronounce** a judgment, (2) **pronounce** a name

She struggled to **pronounce** the word in a foreign language.

firm

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

*synonym*: stable, secure, steadfast

(1) firm grip, (2) accounting firm

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

collapse

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

synonym: tumble, spill, bankruptcy

(1) the stock market **collapsed**, (2) ready to **collapse**The roof finally **collapsed** after three days and three nights of heavy snowfall.

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.

corporate

adj. of or relating to a large company

synonym: business, commercial, organizational

(1) corporate right, (2) corporate environmentThe corporate office has decided to lay off 10% of the

workforce.

sector

 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.

#### suffice

 to be enough or sufficient; to meet the needs or requirements of something or someone; to satisfy or fulfill a purpose

synonym: satisfy, meet, be enough

(1) **suffice** to live, (2) **suffice** as evidence Would one cup of flour **suffice** for this recipe?

#### overwhelm

- v. to defeat someone or something by using a great deal of force; to have a strong emotional effect on somebody
   synonym: conquer, crush, dominate
- (1) he was **overwhelmed** with gratitude, (2) **overwhelm** opponents by numbers

Too much variety may **overwhelm** and confuse viewers.

#### testosterone

- a male hormone that is responsible for the development of male secondary sex characteristics
- (1) **testosterone** enhancer, (2) a synthetic derivative of **testosterone**

Training with sufficient intensity increases blood **testosterone** levels.

### blame

- v. to think or say that someone or something did something wrong or is responsible for something badsynonym: condemn, rebuke, find fault with
- (1) **blame** circumstances for the failure, (2) **blame** the lack of knowledge

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

### crisis

 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.

#### helm

- n. the wheel or other mechanism used to steer a ship or boat; the person in control or command of a ship or boatsynonym: steering, control, direction
- (1) **helm** of a ship, (2) steer the **helm**The ship's captain took the **helm** and charted a course through the stormy waters.

### diversity

 the quality or fact of many different types of things or people being included in something; a range of different things or people

synonym: variety, multiplicity, variousness

(1) the **diversity** policy of the university, (2) lingual **diversity** He was impressed by the range and **diversity** of the collection.

### disastrous

- *adj.* extremely bad, harmful, or unsuccessful *synonym*: catastrophic, destructive, fatal
- (1) have **disastrous** consequences, (2) absolutely **disastrous** effect

The emission of hazardous substances has **disastrous** effects on the ecology of a region.

#### decide

- v. to make up someone's mind about something; to come to a conclusion or judgment after considering optionssynonym: 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.

### fed-up

 adj. feeling exhausted, annoyed, or discontented as a result of prolonged exposure to something unpleasant or frustrating

synonym: annoyed, frustrated, disgruntled

(1) fed-up employee, (2) fed-up expression

The **fed-up** spectators began to leave the stadium after the home team's fourth consecutive loss.

#### stomach

n. the internal organ in the body where food is digested, situated in the abdomen; the part of the body below the chest that contains the stomach

synonym: belly, abdomen, gut

(1) upset **stomach**, (2) **stomach** virus

I have a **stomach** ache after overeating junk food.

### sustainable

adj. able to continue or be continued for a long time synonym: continuable, endurable, tolerable

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

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

### incorporate

- v. to include something as a part of a larger entity synonym: contain, integrate, amalgamate
- (1) **incorporate** the current trends, (2) **incorporate** technology into daily life

We will attempt to **incorporate** some of your suggestions into our future strategy.

#### feminine

adj. relating to women; having the features or appearance often associated with women

synonym: womanly, womanlike, femalelike

(1) add a feminine touch, (2) the sacred feminineThe dress mixes sophisticated lines with an appealing floral

design for a classically **feminine** style.

### finance

n. the management of money, credit, banking, and investments, especially by a government or commercial organization; the branch of economics that studies the management of money and other assets

synonym: banking, investment, fund

(1) finance act, (2) manage my finances

Our company decided to hire an advisor who specializes in **finance**.

### eyebrow

n. the hair arc over each eye in humans

synonym: brow, supercilium

(1) raise her **eyebrows**, (2) **eyebrow** cosmetics

She raised an inquiring **eyebrow** towards me.

### typical

adj. having the usual characteristics or traits of a specific group of things

synonym: characteristic, usual, distinctive

(1) **typical** leader, (2) fairly **typical** symptoms

This artwork is **typical** of her work.

### closet

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

synonym: cabinet, cupboard, locker

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

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

### principle

*n*. a fundamental law or truth that explains or controls how something happens or works

synonym: rule, creed, code

(1) **principle** of treatment, (2) **principle** in business

Efficiency isn't an essential principle here; fairness is.

### investor

 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.

#### vision

 the ability to think about or see the future with imagination and intelligence; the faculty of being able to see synonym: sight, image, concept

(1) a prodigious vision,(2) telescopic visionDriving is difficult for me because of my poor vision.

### equity

- n. the value of the shares issued by a company synonym: fairness
- (1) private **equity** firm, (2) **equity** capital market That company is cautious when it comes to **equity** investment.

#### talented

- adj. having a natural ability or aptitude for something;showing exceptional skill or ability in a particular areasynonym: gifted, able, skilled
- a very talented actor,
   talented athlete
   a talented musician, able to play several instruments.

### foremost

- adj. most important, leading, or prominent synonym: leading, primary, first
- foremost expert, (2) keep foremost in mind
   The foremost priority is the safety of the passengers.

### absolutely

- adv. without restriction or limitation; completely or utterly synonym: completely, utterly, definitely
- (1) **absolutely** against, (2) **absolutely** obsessed with the girl

I am **absolutely** opposed to his idea because of morality.

#### convinced

- adj. completely certain about something; having a strong belief or conviction in a particular religionsynonym: confident, positive, indoctrinated
- (1) **convinced** of the idea, (2) **convinced** criminal The public is **convinced** that the prime minister has committed fraud.

#### awareness

the fact or state of knowing something exists and is important

synonym:

### understanding, cognition, knowledge

(1) **awareness** of my ignorance, (2) raise public **awareness** There has been a gradual but steady rise in environmental **awareness**.

### complicated

adj. involving a lot of different things or parts in a way that is difficult to understand or analyze

synonym: complex, convoluted, intricate

(1) a **complicated** process, (2) become increasingly **complicated** 

He did **complicated** pen-and-ink drawings in just a few days.

### subprime

- adj. of or relating to financial loans, particularly mortgages, which are made to individuals with poor credit histories or limited income, often associated with higher interest rates and a greater risk of default
- (1) **subprime** lending, (2) **subprime** market
  The **subprime** mortgage crisis of 2008 led to a global economic downturn.

### structure

 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.

### opposition

the act of disagreeing or resisting; the state of strong disagreement

synonym: resistance, hostility, antagonism

(1) **opposition** campaign, (2) meet with **opposition** The **opposition** party strongly disagreed with the government's proposed legislation.

#### reckless

adj. marked by a lack of care about danger and the likely results of your actions

synonym: impetuous, irresponsible, thoughtless

(1) reckless driving, (2) in a reckless manner

**Reckless** youth makes rueful age.

### straight

adj. extending or moving in one direction without bending or curving; having no deviations

synonym: linear, honest, consecutive

(1) a straight line, (2) straight for two months

He was sick for five **straight** days.

### downside

 the negative aspects or consequences of something; the potential for loss or failure

synonym: drawback, negative, disadvantage

(1) major downside, (2) downside of globalization

The **downside** of the new policy was that it would be more expensive for customers.

### upside

*n.* the positive aspect or potential of something; the upper side of something

synonym: advantage, benefit, top

(1) have no upside, (2) market upside

Many people see the **upside** of traveling as an opportunity to experience new cultures and broaden their horizons.

utter

adj. complete, total, or absolute; said, done, or experienced without any exceptions or qualifications; spoken aloud or enunciated very clearly and distinctly; (verb) to speak or articulate words, sounds, or a voice

synonym: absolute, complete, total

(1) utter nonsense, (2) utter a big sigh

The **utter** chaos of the concert crowd made it seem like a wild animal was in the room.

#### excel

v. to be extremely good at or proficient in doing something synonym: outdo, shine, surpass

(1) **excel** in description, (2) **excel** at communication The company **excels** in customer service.

### emotional

adj. relating to people's feelingssynonym: affecting, impactful, impressive

(1) **emotional** health, (2) **emotional** distress Human **emotional** responses vary widely depending on the society to which they belong.

### diligence

- careful and persistent effort or work; conscientiousness in performing one's duties or responsibilities
- synonym: assiduity, industry, perseverance
- (1) **diligence** in work, (2) **diligence** in time management The doctor's **diligence** in monitoring patients' progress contributed to their speedy recovery.

### spreadsheet

- a computer program that is used for displaying and dealing with numbers by arranging them in rows and columns
- (1) a **spreadsheet** program, (2) plug numbers into a **spreadsheet**

I accidentally deleted all the contents of the **spreadsheet**.

### profit

 money that is earned in business or by selling things after deducting the costs involved

synonym: earnings, gain, proceeds

(1) gross profit, (2) make a profit

This business yields little **profit**.

#### definition

 a concise explanation of the meaning of a word, phrase, or symbol

synonym: description, connotation, meaning

(1) a precise **definition**, (2) the **definition** of a word Parallel lines are, by **definition**, lines on the same plane that never cross.

### quarter

- n. one of four equal parts; a fourth part or portionsynonym: fourth, one-fourth
- (1) a **quarter** mile, (2) end of the first **quarter**The unemployment rate in the first **quarter** was 2.3
  percentage points higher than in the previous.

### environment

 the natural world such as air, water, and land in which humans, animals, and plants live

synonym: atmosphere, surroundings, climate

environment affairs, (2) chaotic environment
 Every human is responsible for taking care of the Earth's environment.

### 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.

trend

 a general direction in which something is changing or developing

synonym: direction, movement, tendency

(1) an international **trend**, (2) the **trend** away from television The oil price continued their downward **trend**.

#### decision-maker

- a person who makes important decisions, especially at a high level in an organization
- (1) policy **decision-maker**, (2) act as a **decision-maker** A wealth of information does not always have a positive impact on **decision-makers**.

herd

 a group of animals of the same type that live or are kept together as livestock

synonym: flock, brood, horde

(1) herd of cattle, (2) the common herdHe was riding herd on the sheep during the day.

### heading

 a title, caption, or heading that introduces or summarizes the content of a written or printed document; the direction or course in which something is moving or heading

synonym: title, caption, label

(1) chapter heading, (2) heading font

She carefully reviewed the **heading** of each section before diving into the research paper.

### government

 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.

### doubt

 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.

#### incredible

adj. unbelievable; enormous

synonym: unbelievable, fantastical, inconceivable

(1) **incredible** amount, (2) at **incredible** speed Her response revealed **incredible** idiocy.

### urge

v. to spur on or encourage someone, especially by cheers and shouts; (noun) a strong desire or impulse, especially one that is difficult to control or resist

synonym: push for, advise, (noun) impulse

(1) urge a total ban, (2) a sexual urge

The lobbyist urged Congress not to approve the measure.

#### rebuild

to build again or anew

synonym: reconstruct, renovate, restore

(1) rebuild a company, (2) rebuild communities

They are planning to **rebuild** the house after the fire.

### insanity

- n. the state of being seriously mentally ill; madnesssynonym: madness, psychosis, lunacy
- (1) sheer **insanity**, (2) alcoholic **insanity**His behavior became increasingly erratic, leading many to believe he was experiencing a bout of **insanity**.

### hop

 to jump lightly and quickly on one foot or both feet; to move rapidly from one place to another; to travel using an aircraft, bus, etc.

synonym: jump, bounce, skip

(1) **hop** on one foot, (2) **hop** from one place to another The rabbit **hopped** over the fence.

#### outcome

*n*. the result or effect of an action, event, etc.

synonym: result, consequence, effect

(1) improved student **outcomes**, (2) a desirable **outcome** They awaited news of the **outcome** of the election.

### insane

adj. extremely stupid, crazy, or dangerous; mentally ill synonym: crazy, mad, foolish

(1) go **insane** with pleasure, (2) an **insane** scheme Her excessive demands drove me **insane**.

### entirely

adv. completely

synonym: completely, fully, totally

(1) **entirely** satisfied with the meal, (2) he was **entirely** to blame

Later, his claim was found to be **entirely** false.

### revolutionary

adj. relating to or characterized by a complete or dramatic change

synonym: radical, innovative, groundbreaking

(1) **revolutionary** change, (2) enforce **revolutionary** justice The **revolutionary** leader inspired others to join the fight for

freedom and democracy.

#### consume

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

synonym: absorb, ingest, use up

(1) **consume** a large of alcohol, (2) **consume** electricity A smaller car will **consume** less fuel.

### conscious

adj. being aware of and able to respond to what is happening around you

synonym: aware, cognizant, deliberate

(1) **conscious** effort, (2) **conscious** of having succeeded He became **conscious** that he was being followed.

### courageous

adj. able to face and deal with danger or fear without flinching

*synonym*: brave, valiant, fearless

(1) make a **courageous** decision, (2) **courageous** rescue attempt

He was a **courageous** soldier who had served his country with honor.

### independence

- n. freedom from another's or others' control or influencesynonym: freedom, liberty, autonomy
- (1) financial **independence**, (2) **independence** ceremony There is nothing more valuable than **independence** and freedom.

#### march

v. to walk militarily with stiff, regular steps

synonym: parade

(1) **march** against the war, (2) **march** east The troops **marched** shoulder-to-shoulder.

### agenda

a list or outline of things to be done, discussed, or considered

synonym: program, schedule, list

(1) agenda setting, (2) ambitious agenda

The **agenda** for the meeting includes discussions on the budget and new project proposals.

#### movement

n. a group of people working together to achieve a shared goal, especially a political, social, or artistic one; the process of moving or being moved, physically or figuratively

synonym: motion, progression, action

(1) a circular **movement**, (2) **movement** of troops

The **movement** of the dancers on stage was graceful and elegant.

#### elect

v. to choose someone for a specific position by voting for them; to decide or choose to do something

synonym: select, choose, prefer

(1) **elect** the school board, (2) **elect** death Every five years, the provincial governors are **elected**.

breast

*n.* either of the two round soft parts of a woman's chest which secrete milk after childbirth

*synonym*: bosom, chest, bust

(1) breast cancer, (2) the mountain's breastHe grilled the breast meat of a chicken.

cancer

 abnormal growth of cells that can invade and destroy surrounding tissues and organs; a disease characterized by the uncontrolled growth and spread of abnormal cells

*synonym*: tumor, carcinoma, malignancy

(1) cancer diagnosis, (2) cancer research

Breast **cancer** is the most common type of cancer in women.

survivor

 a person who remains alive after an event in which others have died

synonym: subsister

(1) ovarian cancer **survivor**, (2) a single **survivor**The shipwreck **survivor** was rescued after floating in the

ocean for three days.

#### session

 a formal meeting or series of meetings for the execution of a particular group's functions; a period spent doing a particular activity

synonym: conference, gathering

(1) the morning **session**, (2) the court **session** Parliament is now in **session**.

### contender

- n. the contestant you hope to defeatsynonym: rival, competitor, challenger
- (1) championship **contender**, (2) presidential **contender** We were looking at a severe **contender** indeed.

### allude

- v. to suggest or make reference to something indirectly synonym: imply, indicate, hint
- (1) **allude** to his low origin, (2) **allude** to the planning He **alluded** to the problem but did not mention it directly.

### crappy

adj. of poor quality; not satisfactorysynonym: poor, unsatisfactory, inferior

crappy service, (2) crappy Spanish
 The food at the restaurant was crappy and overpriced.

### breastfeeding

 the act of feeding a baby with milk produced by the mother's breasts

synonym: nursing, lactation, suckling

(1) **breastfeeding** mother, (2) **breastfeeding** support Getting the hang of **breastfeeding** at first can be challenging, but with patience and practice, it gets easier.

nation

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

synonym: country, state, sovereign entity

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

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

### incredibly

adv. in a way that is very difficult to believe; exceedingly or extremely

synonym: enormously, exceptionally, extraordinarily

(1) **incredibly** cheerful character, (2) get **incredibly** insecure

Several cities are experiencing **incredibly** high unemployment rates.

### influence

- the ability to affect someone's or something's character, growth, or behavior, or the effect itself
- synonym: power, leverage, effect
- (1) **influence** a child's future, (2) **influence** the daily life The former emperor had a particular **influence** even after he abdicated.

### spite

n. feelings of anger and resentment; (in spite of, also despite) a phrase that is used to indicate that something happened or exists even though there is a particular obstacle or difficulty

synonym: malice, ill will, vindictiveness

(1) bear **spite** against him, (2) die in **spite** of intensive care He did it out of **spite**, to annoy me.

#### denial

- n. a statement that something is not true or does not existsynonym: refusal, rejection, veto
- state of denial, (2) an absolute denial
   state of denial, (2) an absolute denial
   state of denial, (2) an absolute denial
   state of denial, (2) an absolute denial

### individual

- n. a single person or thing, as distinct from a group synonym: person, being, self
- (1) a private **individual**, (2) **individual** freedom
  As an **individual**, he had the right to make his own decisions and live his life as he saw fit.

#### conclude

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

*synonym*: complete, finish, decide

(1) **conclude** a meeting, (2) **conclude** that he is healthy We **concluded** a cease-fire.

#### differ

- v. to be not like someone or something in some way synonym: vary, diverge, disagree
- (1) **differ** from the majority, (2) **differ** according to species. The two products **differed** in their quality and price.

#### sustain

v. to supply enough of what somebody or something needs to survive or exist; to accept as valid

synonym: maintain, nurture, support

(1) **sustain** a good relationship with him, (2) **sustain** a wellness lifestyle

She struggled to **sustain** the children's reading habits.

### embrace

to accept something willingly and enthusiastically;
 (noun) the act of clasping another person in the arms as in greeting or affection

*synonym*: grasp, hold tightly, accept

(1) **embrace** an opportunity, (2) a warm **embrace** The woods **embrace** the house.

#### aim

- v. to try or plan to get or achieve somethingsynonym: aspire, direct, target
- (1) **aim** at a specific target, (2) **aim** to be a nurse We **aim** for an overseas expansion.

### tyranny

 a form of government in which a single ruler has absolute power, often exercised cruelly and oppressively; the arbitrary or oppressive exercise of power or control over others

synonym: despotism, oppression, dictatorship

(1) brutal **tyranny**, (2) **tyranny** of the majority

The country was ruled by a **tyranny** that oppressed its

Page 19 / 54

#### citizens.

#### balance

 a condition in which everything has the same weight or force; something left after other parts have been taken away

synonym: equilibrium, counterpoise, remainder

(1) the **balance** of power, (2) asset on the company's **balance** sheet

Try to keep a **balance** between work and off.

### philanthropy

*n*. the practice of voluntarily helping the poor, especially by giving money

synonym: altruism, benevolence, generosity

(1) **philanthropy** organization, (2) private **philanthropy** Tech billionaires often spend the majority of their time on **philanthropy**.

# **Session 2: Spelling**

1. em e an opportunity

2. na n-state

3. financial cr\_\_s

4. co e electricity

5. fairly ty\_\_\_\_I symptoms

6. in a re\_\_\_ss manner

7. have no up e

8. ind al freedom

9. go in\_\_\_e with pleasure

10. pr\_\_\_\_ce a name

11. save a pe\_\_y

- v. to accept something willingly and enthusiastically; (noun) the act of clasping another person in the arms as in greeting or affection
- a large organized community of people living in a particular country or region and having a particular culture
- a time of great disagreement, confusion, or danger when problems must be resolved or critical decisions must be taken
- v. to spend something, especially fuel, energy, or time, in a large amount
- adj. having the usual characteristics or traits of a specific group of things
- adj. marked by a lack of care about danger and the likely results of your actions
- n. the positive aspect or potential of something; the upper side of something
- n. a single person or thing, as distinct from a group
- adj. extremely stupid, crazy, or dangerous; mentally ill
- v. to say or speak (a word or words) correctly or in a particular way
- a small denomination of currency or coin, typically the smallest unit of a currency system; in the US, a coin worth one cent

ANSWERS: 1. embrace, 2. nation, 3. crisis, 4. consume, 5. typical, 6. reckless, 7. upside, 8. individual, 9. insane, 10. pronounce, 11. penny

12.	a synthetic derivative of tesone	n.	a male hormone that is responsible for the development of male secondary sex characteristics
13.	make a couus decision	adj.	able to face and deal with danger or fear without flinching
14.	tesone enhancer	n.	a male hormone that is responsible for the development of male secondary sex characteristics
15.	major dode	n.	the negative aspects or consequences of something; the potential for loss or failure
16.	championship coer	n.	the contestant you hope to defeat
17.	dispel dots	n.	a feeling of being uncertain about something, especially about how good or accurate it is
18.	fep expression	adj.	feeling exhausted, annoyed, or discontented as a result of prolonged exposure to something unpleasant or frustrating
19.	a_m at a specific target	<i>v</i> .	to try or plan to get or achieve something
20.	car research	n.	abnormal growth of cells that can invade and destroy surrounding tissues and organs; a disease characterized by the uncontrolled growth and spread of abnormal cells
21.	the defon of a word	n.	a concise explanation of the meaning of a word, phrase, or symbol
22.	emal distress	adj.	relating to people's feelings

ANSWERS: 12. testosterone, 13. courageous, 14. testosterone, 15. downside, 16. contender, 17. doubt, 18. fed-up, 19. aim, 20. cancer, 21. definition, 22. emotional

23.	alcoholic inty	n.	the state of being seriously mentally ill; madness
24.	fm grip	adj.	resolute or unwavering in decision-making or action; strong or secure in structure, make, or composition; reliable, trustworthy, or dependable; (noun) a business or company
25.	economic mewn	n.	a severe overheating of the core of a nuclear reactor resulting in the core melting and radiation escaping; a situation in which something fails or weakens suddenly or dramatically
26.	prnt emeritus	n.	the leader of a republic, for example, the US; the person in charge of the organization such as a company, university, club, etc.
27.	chaotic envnt	n.	the natural world such as air, water, and land in which humans, animals, and plants live
28.	coed criminal	adj.	completely certain about something; having a strong belief or conviction in a particular religion
29.	ble the lack of knowledge	v.	to think or say that someone or something did something wrong or is responsible for something bad
30.	heg font	n.	a title, caption, or heading that introduces or summarizes the content of a written or printed document; the direction or course in which something is moving or heading

ANSWERS: 23. insanity, 24. firm, 25. meltdown, 26. president, 27. environment, 28. convinced, 29. blame, 30. heading

a particular obstacle or difficulty

34. st\_\_\_h virus

n. the internal organ in the body where food is digested, situated in the abdomen; the part of the body below the chest that contains the stomach

n. a mountain or hill, typically conical, having a crater or vent through which lava, rock fragments, hot vapor, and gas are or have been erupted from the earth's crust.

used to indicate that something

happened or exists even though there is

adj. having a reputation for being very bad or wicked

 a computer program that is used for displaying and dealing with numbers by arranging them in rows and columns

adj. of or relating to financial loans, particularly mortgages, which are made to individuals with poor credit histories or limited income, often associated with higher interest rates and a greater risk of default

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

36. an in\_\_\_\_us crime

35. active vo\_\_\_\_o

37. plug numbers into a spr\_\_\_\_et

38. su\_\_\_\_me lending

39. a real estate in\_\_\_\_or

ANSWERS: 31. incredible, 32. philanthropy, 33. spite, 34. stomach, 35. volcano, 36. infamous, 37. spreadsheet, 38. subprime, 39. investor

40. cl t full of suits a small room or cabinet with a door n. used for storing things, especially clothes to think or say that someone or 41. bl e circumstances for the failure ν. something did something wrong or is responsible for something bad 42. industrial se\_\_\_r a distinct part or division of something n. often used to refer to a segment of an economy or industry; an area or field of work or activity 43. the sacred fe ne adj. relating to women; having the features or appearance often associated with women 44. bre ing support the act of feeding a baby with milk produced by the mother's breasts the wheel or other mechanism used to 45. steer the h\_\_m n. steer a ship or boat; the person in control or command of a ship or boat 46. an international tr\_\_d a general direction in which something n. is changing or developing 47. ty\_\_\_\_y of the majority a form of government in which a single n. ruler has absolute power, often exercised cruelly and oppressively; the arbitrary or oppressive exercise of power or control over others 48. inc\_\_\_\_ly cheerful character adv. in a way that is very difficult to believe; exceedingly or extremely 49. mo\_\_\_\_nt of troops a group of people working together to n. achieve a shared goal, especially a political, social, or artistic one; the process of moving or being moved, physically or figuratively

ANSWERS: 40. closet, 41. blame, 42. sector, 43. feminine, 44. breastfeeding, 45. helm, 46. trend, 47. tyranny, 48. incredibly, 49. movement

50.	int in stocks	v.	to put money, effort, time, etc. into something to make a profit or achieve a result
51.	crs management	n.	a time of great disagreement, confusion, or danger when problems must be resolved or critical decisions must be taken
52.	the stock market cosed	v.	to fall down or give way suddenly, often after breaking apart
53.	ecy 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
54.	upset sth	n.	the internal organ in the body where food is digested, situated in the abdomen; the part of the body below the chest that contains the stomach
55.	ovarian cancer suor	n.	a person who remains alive after an event in which others have died
56.	the stre of a machine	n.	the way of construction of something and the arrangement of its parts, or a complex thing constructed of many parts
57.	sue to live	v.	to be enough or sufficient; to meet the needs or requirements of something or someone; to satisfy or fulfill a purpose
58.	sume market	adj.	of or relating to financial loans, particularly mortgages, which are made to individuals with poor credit histories or limited income, often associated with

ANSWERS: 50. invest, 51. crisis, 52. collapse, 53. economy, 54. stomach, 55. survivor, 56. structure, 57. suffice, 58. subprime

of default

higher interest rates and a greater risk

59.	enforce revary justice	adj.	relating to or characterized by a complete or dramatic change
60.	a stht line	adj.	extending or moving in one direction without bending or curving; having no deviations
61.	sun a wellness lifestyle	ν.	to supply enough of what somebody of something needs to survive or exist; to accept as valid
62.	keep fost in mind	adj.	most important, leading, or prominent
63.	absly against	adv.	without restriction or limitation; completely or utterly
64.	brutal tyy	n.	a form of government in which a single ruler has absolute power, often exercised cruelly and oppressively; the arbitrary or oppressive exercise of power or control over others
65.	pey stock	n.	a small denomination of currency or coin, typically the smallest unit of a currency system; in the US, a coin worth one cent
66.	ree a concert ticket	ν.	to keep something for future use or contingency; to obtain or arrange something, such as a meeting, seat, etc., in advance
67.	revary change	adj.	relating to or characterized by a complete or dramatic change
68.	meet with oppon	n.	the act of disagreeing or resisting; the state of strong disagreement
69.	acquire an inus reputation	adj.	having a reputation for being very bad or wicked

ANSWERS: 59. revolutionary, 60. straight, 61. sustain, 62. foremost, 63. absolutely, 64. tyranny, 65. penny, 66. reserve, 67. revolutionary, 68. opposition, 69. infamous

70.	phiopy organization	n.	the practice of voluntarily helping the poor, especially by giving money
71.	sun a good relationship with him	<i>v</i> .	to supply enough of what somebody or something needs to survive or exist; to accept as valid
72.	exI in description	ν.	to be extremely good at or proficient in doing something
73.	ree the right	ν.	to keep something for future use or contingency; to obtain or arrange something, such as a meeting, seat, etc., in advance
74.	the trd away from television	n.	a general direction in which something is changing or developing
75.	cote right	adj.	of or relating to a large company
76.	lingual dity	n.	the quality or fact of many different types of things or people being included in something; a range of different things or people
77.	the bae of power	n.	a condition in which everything has the same weight or force; something left after other parts have been taken away
78.	ready to cose	ν.	to fall down or give way suddenly, often after breaking apart
79.	breing mother	n.	the act of feeding a baby with milk produced by the mother's breasts
80.	govnt bureaucracy	n.	the group of people with authority to control a country or state
81.	ma_h against the war	<i>v</i> .	to walk militarily with stiff, regular steps

ANSWERS: 70. philanthropy, 71. sustain, 72. excel, 73. reserve, 74. trend, 75. corporate, 76. diversity, 77. balance, 78. collapse, 79. breastfeeding, 80. government, 81. march

82. co us of having succeeded adj. being aware of and able to respond to what is happening around you 83. abruptly in\_\_\_\_pt to say or do something that causes someone to stop in their speech or action 84. fe\_\_\_p employee adj. feeling exhausted, annoyed, or discontented as a result of prolonged exposure to something unpleasant or frustrating 85. improved student ou\_\_\_\_es the result or effect of an action, event, n. careful and persistent effort or work; 86. di ce in time management n. conscientiousness in performing one's duties or responsibilities the wheel or other mechanism used to 87. h m of a ship n. steer a ship or boat; the person in control or command of a ship or boat 88. en\_\_\_\_ly satisfied with the meal adv. completely 89. an in e scheme adj. extremely stupid, crazy, or dangerous; mentally ill 90. sus\_\_\_\_\_le alternative fuel adj. able to continue or be continued for a long time 91. inc\_\_\_\_le amount adj. unbelievable; enormous 92. ut r nonsense adj. complete, total, or absolute; said, done, or experienced without any exceptions or qualifications; spoken aloud or enunciated very clearly and distinctly; (verb) to speak or articulate words,

ANSWERS: 82. conscious, 83. interrupt, 84. fed-up, 85. outcome, 86. diligence, 87. helm, 88. entirely, 89. insane, 90. sustainable, 91. incredible, 92. utter

sounds, or a voice

93.	couus rescue attempt	adj.	able to face and deal with danger or fear without flinching
94.	dee on a course of action	ν.	to make up someone's mind about something; to come to a conclusion or judgment after considering options
95.	prle in business	n.	a fundamental law or truth that explains or controls how something happens or works
96.	elt the school board	ν.	to choose someone for a specific position by voting for them; to decide or choose to do something
97.	principles of susle development	adj.	able to continue or be continued for a long time
98.	a prodigious vin	n.	the ability to think about or see the future with imagination and intelligence; the faculty of being able to see
99.	incte technology into daily life	<i>v</i> .	to include something as a part of a larger entity
100	exI at communication	<i>v</i> .	to be extremely good at or proficient in doing something
101	. ress driving	adj.	marked by a lack of care about danger and the likely results of your actions
102	2. code a meeting	<i>v</i> .	to come to an end or close; to reach a judgment or opinion by reasoning
103	8. elt death	v.	to choose someone for a specific position by voting for them; to decide or choose to do something
104	. private eqy firm	n.	the value of the shares issued by a company

ANSWERS: 93. courageous, 94. decide, 95. principle, 96. elect, 97. sustainable, 98. vision, 99. incorporate, 100. excel, 101. reckless, 102. conclude, 103. elect, 104. equity

<ul> <li>105. the mountain's brt</li> <li>n. either of the two round soft part woman's chest which secrete n childbirth</li> <li>106. add a fene touch</li> <li>adj. relating to women; having the feature of the two round soft part woman's chest which secrete n childbirth</li> </ul>	nilk after eatures
106. add a fe ne touch adj. relating to women; having the fe	
or appearance often associated women	
107. walk-in clts  n. a small room or cabinet with a cused for storing things, especial clothes	
108. envnt affairs  n. the natural world such as air, we land in which humans, animals, plants live	
109. dode of globalization n. the negative aspects or conseq of something; the potential for lefailure	
110. raise her eyws n. the hair arc over each eye in hu	ımans
111. fie act  n. the management of money, cress banking, and investments, especial a government or commercial organization; the branch of eco that studies the management or and other assets	ecially by
112. manage my fies  n. the management of money, cres banking, and investments, especial organization; the branch of eco that studies the management or and other assets	ecially by
113. dice in work  n. careful and persistent effort or conscientiousness in performin duties or responsibilities	

ANSWERS: 105. breast, 106. feminine, 107. closet, 108. environment, 109. downside, 110. eyebrow, 111. finance, 112. finance, 113. diligence

114. oppon campaign	n.	the act of disagreeing or resisting; the state of strong disagreement
115. dir from the majority	<i>v</i> .	to be not like someone or something in some way
116. an absolute del	n.	a statement that something is not true or does not exist
117. red communities	<i>v</i> .	to build again or anew
118. tyI leader	adj.	having the usual characteristics or traits of a specific group of things
119. ince the daily life	n.	the ability to affect someone's or something's character, growth, or behavior, or the effect itself
120. car diagnosis	n.	abnormal growth of cells that can invade and destroy surrounding tissues and organs; a disease characterized by the uncontrolled growth and spread of abnormal cells
121. chapter heg	n.	a title, caption, or heading that introduces or summarizes the content of a written or printed document; the direction or course in which something is moving or heading
122. make a prt	n.	money that is earned in business or by selling things after deducting the costs involved
123. taed athlete	adj.	having a natural ability or aptitude for something; showing exceptional skill or ability in a particular area
124. incte the current trends	ν.	to include something as a part of a larger entity

ANSWERS: 114. opposition, 115. differ, 116. denial, 117. rebuild, 118. typical, 119. influence, 120. cancer, 121. heading, 122. profit, 123. talented, 124. incorporate

125. code that he is healthy	<i>v</i> .	to come to an end or close; to reach a judgment or opinion by reasoning
126. a qur mile	n.	one of four equal parts; a fourth part or portion
127. ecy 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
128. a circular mont	n.	a group of people working together to achieve a shared goal, especially a political, social, or artistic one; the process of moving or being moved, physically or figuratively
129. financial indnce	n.	freedom from another's or others' control or influence
130. act as a decker	n.	a person who makes important decisions, especially at a high level in an organization
131. end of the first qur	n.	one of four equal parts; a fourth part or portion
132. market upe	n.	the positive aspect or potential of something; the upper side of something
133. hd of cattle	n.	a group of animals of the same type that live or are kept together as livestock
134. emal health	adj.	relating to people's feelings

ANSWERS: 125. conclude, 126. quarter, 127. economy, 128. movement, 129. independence, 130. decision-maker, 131. quarter, 132. upside, 133. herd, 134. emotional

135. absolutely disus effect	adj.	extremely bad, harmful, or unsuccessful
136. fost expert	adj.	most important, leading, or prominent
137. a precise defon	n.	a concise explanation of the meaning of a word, phrase, or symbol
138. a very taed actor	adj.	having a natural ability or aptitude for something; showing exceptional skill or ability in a particular area
139. a_m to be a nurse	<i>v</i> .	to try or plan to get or achieve something
140. mah east	v.	to walk militarily with stiff, regular steps
141. private ser	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
142. prle of treatment	n.	a fundamental law or truth that explains or controls how something happens or works
143. ince a child's future	n.	the ability to affect someone's or something's character, growth, or behavior, or the effect itself
144. state of deI	n.	a statement that something is not true or does not exist
145. awss of my ignorance	n.	the fact or state of knowing something exists and is important
146. gross prt	n.	money that is earned in business or by selling things after deducting the costs involved

ANSWERS: 135. disastrous, 136. foremost, 137. definition, 138. talented, 139. aim, 140. march, 141. sector, 142. principle, 143. influence, 144. denial, 145. awareness, 146. profit

147. he was ovlmed with gratitude	ν.	to defeat someone or something by using a great deal of force; to have a strong emotional effect on somebody
148. cous effort	adj.	being aware of and able to respond to what is happening around you
149. stht for two months	adj.	extending or moving in one direction without bending or curving; having no deviations
150. ale to the planning	<i>v</i> .	to suggest or make reference to something indirectly
151. eyw cosmetics	n.	the hair arc over each eye in humans
152. sue as evidence	<i>v</i> .	to be enough or sufficient; to meet the needs or requirements of something or someone; to satisfy or fulfill a purpose
153. bear spe against him	n.	feelings of anger and resentment; (in spite of, also despite) a phrase that is used to indicate that something happened or exists even though there is a particular obstacle or difficulty
154. h_p from one place to another	v.	to jump lightly and quickly on one foot or both feet; to move rapidly from one place to another; to travel using an aircraft, bus, etc.
155. asset on the company's bae sheet	n.	a condition in which everything has the same weight or force; something left after other parts have been taken away
156. indnce ceremony	n.	freedom from another's or others' control or influence
157. have disus consequences	adj.	extremely bad, harmful, or unsuccessful

ANSWERS: 147. overwhelm, 148. conscious, 149. straight, 150. allude, 151. eyebrow, 152. suffice, 153. spite, 154. hop, 155. balance, 156. independence, 157. disastrous

158. a single suor	n.	a person who remains alive after an event in which others have died
159. get incly insecure	adv.	in a way that is very difficult to believe; exceedingly or extremely
160. the morning sen	n.	a formal meeting or series of meetings for the execution of a particular group's functions; a period spent doing a particular activity
161. utr a big sigh	adj.	complete, total, or absolute; said, done, or experienced without any exceptions or qualifications; spoken aloud or enunciated very clearly and distinctly; (verb) to speak or articulate words, sounds, or a voice
162. dee a question	ν.	to make up someone's mind about something; to come to a conclusion or judgment after considering options
163. cry service	adj.	of poor quality; not satisfactory
164. prce a judgment	ν.	to say or speak (a word or words) correctly or in a particular way
165. raise public awss	n.	the fact or state of knowing something exists and is important
166. a warm eme	ν.	to accept something willingly and enthusiastically; (noun) the act of clasping another person in the arms as in greeting or affection
167. voo alert level	n.	a mountain or hill, typically conical, having a crater or vent through which lava, rock fragments, hot vapor, and gas are or have been erupted from the earth's crust.

ANSWERS: 158. survivor, 159. incredibly, 160. session, 161. utter, 162. decide, 163. crappy, 164. pronounce, 165. awareness, 166. embrace, 167. volcano

168. vice-prnt for finance	n.	the leader of a republic, for example, the US; the person in charge of the organization such as a company, university, club, etc.
169. mewn disaster	n.	a severe overheating of the core of a nuclear reactor resulting in the core melting and radiation escaping; a situation in which something fails or weakens suddenly or dramatically
170. cry Spanish	adj.	of poor quality; not satisfactory
171. coe a large of alcohol	ν.	to spend something, especially fuel, energy, or time, in a large amount
172. int capital	ν.	to put money, effort, time, etc. into something to make a profit or achieve a result
173. no dot about the news	n.	a feeling of being uncertain about something, especially about how good or accurate it is
174. a sexual ue	v.	to spur on or encourage someone, especially by cheers and shouts; (noun) a strong desire or impulse, especially one that is difficult to control or resist
175. eqy capital market	n.	the value of the shares issued by a company
176. aga setting	n.	a list or outline of things to be done, discussed, or considered
177. a comed process	adj.	involving a lot of different things or parts in a way that is difficult to understand or analyze

ANSWERS: 168. president, 169. meltdown, 170. crappy, 171. consume, 172. invest, 173. doubt, 174. urge, 175. equity, 176. agenda, 177. complicated

178. sheer inty	n.	the state of being seriously mentally ill; madness
179. dir according to species	<i>v</i> .	to be not like someone or something in some way
180. policy decker	n.	a person who makes important decisions, especially at a high level in an organization
181. govnt funding	n.	the group of people with authority to control a country or state
182. red a company	ν.	to build again or anew
183. an opne remark	adj.	suitable or happening at a time that is suitable or convenient for a particular purpose
184. coed of the idea	adj.	completely certain about something; having a strong belief or conviction in a particular religion
185. the dity policy of the university	n.	the quality or fact of many different types of things or people being included in something; a range of different things or people
186. a desirable oue	n.	the result or effect of an action, event, etc.
187. cote environment	adj.	of or relating to a large company
188. ambitious aga	n.	a list or outline of things to be done, discussed, or considered
189. stre 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

ANSWERS: 178. insanity, 179. differ, 180. decision-maker, 181. government, 182. rebuild, 183. opportune, 184. convinced, 185. diversity, 186. outcome, 187. corporate, 188. agenda, 189. structure

190. he was enly to blame	adv.	completely
191. ovIm opponents by numbers	ν.	to defeat someone or something by using a great deal of force; to have a strong emotional effect on somebody
192. a spret program	n.	a computer program that is used for displaying and dealing with numbers by arranging them in rows and columns
193. inpt a call	v.	to say or do something that causes someone to stop in their speech or action
194. a private indal	n.	a single person or thing, as distinct from a group
195. the court sen	n.	a formal meeting or series of meetings for the execution of a particular group's functions; a period spent doing a particular activity
196. opne occasion	adj.	suitable or happening at a time that is suitable or convenient for a particular purpose
197. inor lawsuit	n.	someone who puts money or capital into something to gain financial returns
198. telescopic vin	n.	the ability to think about or see the future with imagination and intelligence; the faculty of being able to see
199. become increasingly comed	adj.	involving a lot of different things or parts in a way that is difficult to understand or analyze
200. brt cancer	n.	either of the two round soft parts of a woman's chest which secrete milk after childbirth

ANSWERS: 190. entirely, 191. overwhelm, 192. spreadsheet, 193. interrupt, 194. individual, 195. session, 196. opportune, 197. investor, 198. vision, 199. complicated, 200. breast

201. presidential co er the contestant you hope to defeat n. 202. the common h d a group of animals of the same type n. that live or are kept together as livestock 203. u e a total ban to spur on or encourage someone, especially by cheers and shouts; (noun) a strong desire or impulse, especially one that is difficult to control or resist 204. accounting f m adj. resolute or unwavering in decision-making or action; strong or secure in structure, make, or composition; reliable, trustworthy, or dependable; (noun) a business or company to jump lightly and quickly on one foot 205. h p on one foot ν. or both feet; to move rapidly from one place to another; to travel using an aircraft, bus, etc. a large organized community of people 206. a seafaring na n n. living in a particular country or region and having a particular culture 207. al e to his low origin to suggest or make reference to ν. something indirectly 208. abs\_\_\_\_ly obsessed with the girl adv. without restriction or limitation; completely or utterly

ANSWERS: 201. contender, 202. herd, 203. urge, 204. firm, 205. hop, 206. nation, 207. allude, 208. absolutely

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

1. <i>n</i> .	That company is cautious when it comes to investment. the value of the shares issued by a company
2. v.	Too much variety may and confuse viewers.  to defeat someone or something by using a great deal of force; to have a strong emotional effect on somebody
3. n.	There is nothing more valuable than and freedom. freedom from another's or others' control or influence
4.	The government should do more to support environmentally agriculture.
adj	able to continue or be continued for a long time
5.	The nuclear in the country was a disaster with far-reaching consequences.
n.	a severe overheating of the core of a nuclear reactor resulting in the core melting and radiation escaping; a situation in which something fails or weakens suddenly or dramatically
6.	Many people see the of traveling as an opportunity to experience new cultures and broaden their horizons.
n.	the positive aspect or potential of something; the upper side of something
	Later, his claim was found to be false.  completely
	SWERS: 1. equity, 2. overwhelm, 3. independence, 4. sustainable, 5. meltdown, 6 side, 7. entirely

ANSWERS: 8. incredible, 9. philanthropy, 10. typical, 11. fed-up, 12. emotional, 13. opportune, 14. sector, 15. definition,

39.	A wealth of information does not always have a positive impact on
n.	a person who makes important decisions, especially at a high level in an organization
40.	The dress mixes sophisticated lines with an appealing floral design for a classically style.
adj	relating to women; having the features or appearance often associated with women
41.	The country was ruled by a that oppressed its citizens.
n.	a form of government in which a single ruler has absolute power, often exercised cruelly and oppressively; the arbitrary or oppressive exercise of power or control over others
42.	The two products in their quality and price.
v.	to be not like someone or something in some way
43.	The chaos of the concert crowd made it seem like a wild animal was in the room.
adj	complete, total, or absolute; said, done, or experienced without any exceptions or qualifications; spoken aloud or enunciated very clearly and distinctly; (verb) to speak or articulate words, sounds, or a voice
44.	Efficiency isn't an essential here; fairness is.
n.	a fundamental law or truth that explains or controls how something happens or works
45.	Our company decided to hire an advisor who specializes in
n.	the management of money, credit, banking, and investments, especially by a government or commercial organization; the branch of economics that studies the management of money and other assets
	SWERS: 39. decision-makers, 40. feminine, 41. tyranny, 42. differed, 43. utter, 44. nciple, 45. finance

71. I am	opposed to his idea be	ecause of morality.
adv. without	t restriction or limitation; complet	ely or utterly
72. The oil p	rice continued their downward _	·
n. a gener	ral direction in which something	is changing or developing
73. He was i	mpressed by the range and	of the collection.
-	ality or fact of many different type ning; a range of different things of	es of things or people being included in or people
74 is	the start, not the end, of intellige	ence.
n. a feelin accurat		ething, especially about how good or
75. We	our impeded progress on lac	ck of money.
	or say that someone or someth sible for something bad	ing did something wrong or is
76. Try to ke	ep a between work an	d off.
	ition in which everything has the her parts have been taken away	same weight or force; something left
77	_ youth makes rueful age.	
adj. marked	by a lack of care about danger	and the likely results of your actions
78. She struږ	ggled to the children's	reading habits.
	oly enough of what somebody or as valid	something needs to survive or exist; to
	71. absolutely, 72. trend, 73. div Reckless, 78. sustain	versity, 74. Doubt, 75. blamed, 76.

ANSWERS: 95. insanity, 96. government, 97. penny, 98. elected, 99. crisis, 100. rebuild, 101. quarter, 102. session

103.	The organizational	_ of start-ups is often flat and straightforward.
***	the way of construction of co	mothing and the arrangement of its parts, or

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

104. The club \_\_\_\_\_ does not have absolute power.

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

ANSWERS: 103. structure, 104. president