

Lesson 1 Contracts

WORDS TO LEARN

abide by	agreement	assurance
cancellation	determine	engage
establish	obligate	parry
provision	resolve	specific

Study the following definitions and examples.

1. **abide by** v., to comply with; to conform
 - a. The two parties agreed to abide by the judge's decision.
 - b. For years he has abided by a commitment to annual employee raises.
2. **agreement** n., a mutual arrangement, a contract
 - a. The landlord and tenant were in agreement that the rent should be prorated to the middle of the month.
 - b. According to the agreement, the caterer will also supply the flowers for the event.
3. **assurance** n., a guarantee; confidence
 - a. We should not begin the work without the assurance of a signed contract.
 - b. He spoke with assurance about the skills of his contract lawyer.
4. **cancellation** n., annulment; stopping
 - a. Work on the project had to stop because of the cancellation of the contract.
 - b. The cancellation clause appears at the back of the contract.
5. **determine** v., to find out; to influence
 - a. After reading the contract, I was still unable to determine if our company was liable for back wages.
 - b. The skill of the union bargainers will determine whether the automotive plant will open next week.

6. **engage** v., participate; involve
 - a. Before engaging in a new business, it is important to do thorough research.
 - b. He engaged us in a fascinating discussion about current business law.
7. **establish** v., to institute permanently; to bring about
 - a. When this company was established, the owners signed contracts with all their employees.
 - b. The contract establishes a relationship between the company and the service provider.
8. **obligate** v., to bind legally or morally
 - a. The contractor was obligated by the contract to work 40 hours a week.
 - b. I felt obligated to finish the project even though I could have exercised my option to quit.
9. **party** n., a person or group participating in an action or plan; the persons or sides concerned in a legal matter.
 - a. The parties agreed to a settlement in their contract dispute.
 - b. The party that prepares the contract has a distinct advantage.
10. **provision** n., a measure taken beforehand; a stipulation
 - a. Carefully read all the provisions of the contract before signing it.
 - b. The contract contains a provision to deal with how payments are made if John loses his job.
11. **resolve** v., to deal with successfully; to declare; n., conviction
 - a. The mediator was able to resolve the problem to everyone's satisfaction.
 - b. The businessman resolved to clean out all the files by the end of the week.
12. **specific** adj., particular
 - a. The customer's specific complaint was not addressed in his e-mail.
 - b. In a contract, one specific word can change the meaning dramatically.

Lesson 2 Marketing

WORDS TO LEARN

attract	compare	competition
consume	convince	currently
fad	inspiration	market
persuasion	productive	satisfaction

Study the following definitions and examples.

1. **attract** v., to draw by appeal
 - a. The display attracted a number of people at the convention.
 - b. The new advertising attracts the wrong kind of customer into the store.
2. **compare** v., to examine similarities and differences
 - a. Once the customer compared the two products, her choice was easy.
 - b. The price for this brand is high compared to the other brands on the market.
3. **competition** n., a contest or struggle
 - a. In the competition for afternoon diners, Hector's has come out on top.
 - b. In order to keep up with the competition, we need to market our product better.
4. **consume** v., to absorb; to use up
 - a. The business plans consumed all of Fritz's attention this fall.
 - b. Marketing costs consume a good part of a company's budget.
5. **convince** v., to bring to believe by argument; to persuade
 - a. The salesman convinced his customer to buy his entire inventory of pens.
 - b. Before a business can convince customers that it provides a quality product, it must convince its marketing staff.

6. **currently** adv., happening at the present time; now
 - a. Currently we do most of our advertising on the Internet.
 - b. Currently, customers are demanding big discounts for bulk orders.
7. **fad** n., a practice followed enthusiastically for a short time; a craze
 - a. The mini dress was a fad once thought to be finished, but now it is making a comeback.
 - b. Classic tastes may seem boring but they have proven to resist fads.
8. **inspiration** n., a thing or person that arouses a feeling
 - a. His work is an inspiration to the marketing department.
 - b. Marta's high sales in Spain were an inspiration to other European reps.
9. **market** v., the course of buying and selling a product; n., the demand for a Product
 - a. When Omar first began making his chutneys, he marketed them door-to-door to gourmet shops.
 - b. There was a good market for brightly colored clothing last year, but this year nobody seems interested in buying it.
10. **persuasion** n., the power to influence; a deep conviction or belief
 - a. The seminar teaches techniques of persuasion to increase sales.
 - b. Companies use different methods of persuasion to get people to buy their products.
11. **productive** adj., constructive; high yield
 - a. Productive advertising results in many sales.
 - b. Alonzo is excited about his productive marketing staff.
12. **satisfaction** n., happiness
 - a. Your satisfaction is guaranteed or you'll get your money back.
 - b. We will print the advertisement to your satisfaction.

Lesson 3 Warranties

WORDS TO LEARN

characteristic

consequence

consider

cover

expire

frequently

imply

promise

protect

reputation

require

variety

Study the following definitions and examples.

1. **characteristic** adj., revealing of individual traits; n., an individual trait
 - a. that salesperson has an annoying characteristic – he always pushes his customers to buy the extended warranty.
 - b. It is characteristic of this company to provide only a limited warranty with its products.
2. **consequence** n., that which follows necessarily
 - a. The consequence of not following the service instructions for your car is that the warranty is invalidated.
 - b. As a consequence of not having seen a dentist for several years, Lydia had several cavities.
3. **consider** v., to think about carefully
 - a. The customer considered buying the DVD player until he learned that the warranty coverage was very limited.
 - b. After considering all the options, Della decided to buy a used car.
4. **cover** v., to provide protection against
 - a. The warranty covers the cost of all repairs for a period of one year.
 - b. An extended warranty covers the product for a longer period of time.
5. **expire** v., to end
 - a. Our contract with the cleaning company will expire next month.
 - b. After the warranty expires, you will have to pay for repairs yourself.

6. **frequently** adv., occurring commonly; widespread
 - a. Appliances frequently come with a one-year warranty.
 - b. Warranties for this kind of appliance are frequently limited in their coverage.
7. **imply** v., to indicate by inference
 - a. The salesperson implied that the warranty covered all damages to the iPod for one year.
 - b. The warranty implies that repairs will take several weeks.
8. **promise** n., a pledge, a commitment; v., to pledge to do, bring about , or provide
 - a. A warranty is a promise the manufacturer makes to the consumer.
 - b. The sales associate promised that our new mattress would arrive by noon on Saturday.
9. **protect** v., to guard
 - a. The warranty protects the consumer against a defective product.
 - b. The warranty will protect you from spending a lot of money in repairs.
10. **reputation** n., the overall quality of character
 - a. Even though the salesperson showed me a product I had never heard of, I bought it because of the good reputation of the manufacturer.
 - b. The company knew that the reputation of its products was the most important asset it had.
11. **require** v., to deem necessary or essential
 - a. A car warranty may require the owner to have it serviced by a certified mechanic.
 - b. The law requires that each item clearly display the warranty information.
12. **variety** n., many different kinds
 - a. There's a variety of standard terms that you'll find in warranties.
 - b. A variety of unexpected problems appeared after the product had been on the market for about six months.

Lesson 4 Business Planning

WORDS TO LEARN

address

avoid

demonstrate

develop

evaluate

gather

offer

primarily

risk

strategy

strengthen

substitution

Study the following definitions and examples.

1. **address** n., a formal speech; v., to direct to the attention of
 - a. The article praised her address to the steering committee.
 - b. Marco's business plan addresses the needs of small business owners.
2. **avoid** v., to stay clear of; to keep from happening
 - a. To avoid going out of business, owners should prepare a proper business plan.
 - b. Lloyd's errors in accounting could have been avoided by a business consultation with his banker.
3. **demonstrate** v., to show clearly and deliberately; to present by example
 - a. Alban's business plan demonstrated that he had put a lot of thought into making his dream a reality.
 - b. The professor demonstrated through a case study that a business plan can impress a lender.
4. **develop** v., to expand, progress, or improve
 - a. Lily developed her ideas into a business plan by taking a class at the community college.
 - b. The restaurant Wanda opened ten years ago has developed into a national chain.
5. **evaluate** v., to determine the value or impact of
 - a. It's important to evaluate your competition when making a business plan.
 - b. The lenders evaluated our creditability and decided to loan us money.

6. **gather** v., to accumulate; to conclude
 - a. We gathered information for our plan from many sources.
 - b. I gather that interest rates for small businesses will soon change.
7. **offer** n., a proposal; v., to propose; to present in order to meet a need or satisfy a requirement.
 - a. Devon accepted our offer to write the business plan.
 - b. Jackie must offer her banker new statistics in order to encourage the bank to lend her money toward her start-up business.
8. **primarily** adv., first; most importantly
 - a. We are primarily concerned with convincing the board of directors to apply for the second loan.
 - b. The developers are thinking primarily of how to enter the South American market.
9. **risk** n., the chance of loss or damage
 - a. The primary risk for most start-up businesses is insufficient capital.
 - b. Expanding into a new market is a bit risk.
10. **strategy** n., a plan of action
 - a. A business plan is a strategy for running a business and avoiding problems.
 - b. Let's develop a strategy for promoting our ice cream parlor
11. **strengthen** v., make stronger or more powerful
 - a. You can strengthen your plan by including the possibility of rising costs.
 - b. We are working on a plan to strengthen sales over the next two quarters.
12. **substitution** n., replacement
 - a. Your substitution of fake names for real ones makes the document seem insincere.
 - b. There is no substitution for hard work and perseverance.

Lesson 5 Conferences

WORDS TO LEARN

accommodate

arrangement

association

attend

get in touch

hold

location

overcrowded

register

select

session

take part in

Study the following definitions and examples.

1. **accommodate** v., to fit; to provide with something needed
 - a. The meeting room was large enough to accommodate the various needs of the groups using it.
 - b. Because the deadline for reserving rooms was past, the hotel manager could not accommodate our need for more rooms.
2. **arrangement** n., the plan or organization
 - a. The travel arrangements were taken care of by Sara, Mr. Billings's capable assistant.
 - b. The arrangement of speakers was alphabetical to avoid any hurt feelings.
3. **association** n., an organization of persons or groups having a common interest; a relationship or society
 - a. Membership in a trade or professional association provides business contacts and mutual support.
 - b. Because of his association with the director of the conference, we were able to get good prices for the use of the rooms.
4. **attend** v., to go to ; to pay attention to
 - a. We expect more than 100 members to attend the annual meeting.
 - b. The hotel manager attended to all out needs promptly.
5. **get in touch** v., to make contact with

- a. As soon as we arrive at the hotel, we will get in touch with the manager about the unexpected guests.
 - b. The registration desk is a good central location for people to get in touch with each other.
6. **hold** v., to contain; to conduct
- a. This meeting room holds at least 80 people comfortably.
 - b. She holds an annual seminar that is very popular.
7. **location** n., a position or site
- a. The location of the meeting was changed from the Red Room to the Green Room
 - b. Disney World was the perfect location for the annual meeting since many members could bring their families.
8. **overcrowded** adj., too crowded
- a. As soon as the guests entered the dining room for dinner, Sue Lin could see that the room would become overcrowded.
 - b. To avoid being overcrowded, we limited the number of guests that
9. **register** n., a record; v., to record
- a. According to the register, more than 250 people attended the afternoon seminar.
 - b. Hotels ask all guests to register and give a home address.
10. **select** v., to choose from a group ; adj., specially chosen
- a. The conference participant selected the marketing seminar from the various offerings.
 - b. The winners were a select group.
11. **session** n., a meeting
- a. The morning sessions tend to fill up first, so sign up early.
 - b. Due to the popularity of this course, we will offer two sessions.
12. **take part in** v., to join or participate
- a. The format for the session is very informal, which makes it easier for people to take part in the discussion.
 - b. We could not get enough people to take part in the meeting, so we canceled it.

Lesson 6 Computers and the Internet

WORDS TO LEARN

access

allocate

compatible

delete

display

duplicate

failure

figure out

ignore

search

shut down

warning

Study the following definitions and examples.

1. **access** n., the ability or right to enter or use; v., to obtain; to gain entry
 - a. You can't gain access to the files unless you know the password.
 - b. We accessed the information on the company's website.
2. **allocate** v., to designate for a specific purpose
 - a. The office manager did not allocate enough money to purchase software.
 - b. We will need to allocate more space on the website for advertising.
3. **compatible** adj., able to function together
 - a. This operating system is not compatible with this model computer.
 - b. Users of software applications want new versions to be compatible with current versions.
4. **delete** v., to remove; to erase
 - a. The technicians deleted all the data on the disk accidentally.
 - b. This button on the keyboard deletes the characters from the screen.
5. **display** n., what is visible on a monitor; v., to show
 - a. The light on the LCD display is too weak.
 - b. The web page does not display secure information such as passwords and credit card numbers.

6. **duplicate** v., to produce something equal; to make identical
 - a. I think the new word processing program will duplicate the success of the one introduced last year.
 - b. Duplicate the file and save it in another place.
7. **failure** n., an unsuccessful work or effort
 - a. Your failure to inform us about the changed password cost the company a day's work.
 - b. The repeated failure of her printer baffled the technician.
8. **figure out** v., to understand; to solve
 - a. By examining all of the errors, the technicians figured out how to fix the problem.
 - b. We figured out that it would take us at least ten minutes to download the file.
9. **ignore** v., not to notice; to disregard
 - a. When the director is working at the computer, she ignores everything around her.
 - b. Don't ignore the technician's advice when connecting cables.
10. **search** n., investigation ; v., to look for
 - a. Our search of the database produced very little information.
 - b. If you search the Internet, I'm sure you'll find all the information you need.
11. **shut down** v., to turn off; to cease operations
 - a. Please shut down the computer before you leave.
 - b. We decided to shut down the blog after receiving so many bad comments.
12. **warning** n., an alert to danger or problems.
 - a. The red flashing light gives a warning to users that the battery is low.
 - b. Flashing images on a web page are warnings to attract users' attention.

LESSON 7 Office Technology

WORDS TO LEARN

affordable	as needed	capacity
durable	in charge	initiative
physically	provider	recur
reduction	stay on top of	stock

Study the following definitions and examples.

1. **affordable** adj., able to be paid for; not too expensive
 - a. The company's first priority was to find an affordable phone system.
 - b. Obviously, the computer systems that are affordable for a Fortune 500 company will not be affordable for a small company.
2. **as needed** adv., as necessary
 - a. The courier service did not come every day, only as needed.
 - b. The service contract states that repairs will be made on an as-needed basis.
3. **capacity** n., the ability to contain or hold; the maximum that something can hold or do.
 - a. We need a small room that has the capacity as well as shelves for paper and other supplies.
 - b. The memory requirements of this software application exceed the capacity of our computers.
4. **durable** adj., sturdy, strong, lasting
 - a. This printer is so durable that, with a little care, it will last another five years.
 - b. The phone is very durable; I've dropped it several times and it still works well.
5. **in charge** adj., in control
 - a. He appointed someone to be in charge of maintaining a supply of paper in the fax machine.
 - b. Your computer should not be in charge of you, rather you should be in charge of your computer.

6. **initiative** n., the first step; an active role.
 - a. Employees are encouraged to take the initiative to discuss their technology needs with management.
 - b. Our technology initiative involves an exciting new database system and will help us revolutionize our customer service.
7. **physically** adv., with the senses; of the body
 - a. The computer screen is making her physically sick.
 - b. Physically moving your screen from one place on the desk to another can help reduce same-position-strain syndrome.
8. **provider** n., a supplier
 - a. The department was extremely pleased with the service they received from the phone provider.
 - b. We need to find a new provider of supplies for our photocopier.
9. **recur** v., to occur again or repeatedly
 - a. The need for repairs to the photocopier recurs too often.
 - b. The managers did not want that particular error to recur.
10. **reduction** n., a lessening; a decrease
 - a. The outlet store gave a 20 percent reduction in the price of the shelves and bookcases.
 - b. The reduction on office staff has made it necessary to automate more job functions.
11. **stay on top of** v., to know what is going on; to know the latest information
 - a. It's important to stay on top of supplies for the printers and recorder them before they run out.
 - b. In this industry, you must stay on top of current developments.
12. **stock** v., to keep on hand; n., a supply
 - a. Please stock the shelves with a large supply of ink and paper for the printers.
 - b. The office's stock of toner for the fax machine was quickly running out.

Lesson 8 Office Procedures

WORDS TO LEAN

appreciation	bring in	casually
code	expose	glimpse
made of	out of	outdated
practice	reinforce	verbally

Study the following definitions and examples.

1. **appreciation** n., recognition, understanding; thanks
 - a. In appreciation of your hard work on the Castcon project, the department will hold a casual lunch party on November third.
 - b. Your appreciation of my efforts inspired me through the final stages of the construction.
2. **bring in** v., to hire or recruit; to cause to appear
 - a. The company president wanted to bring in an efficiency consultant.
 - b. The company brought in a new team of project planners.
3. **casually** adv., informally
 - a. On Fridays, most employees dress casually.
 - b. Martin spoke casually, as if he were chatting with friends.
4. **code** n., rules of behavior
 - a. The new employees observed the unwritten code of conduct in their first week on the job.
 - b. Even the most traditional companies are changing their dress code to something less formal.
5. **expose** v., to make aware; to give experience
 - a. Mergers require that employees be exposed to different business practices.
 - b. The new hires' week in each department exposed them to the various functions in the company.

6. **glimpse** n., a quick look
 - a. The secretary caught a glimpse of her new boss as she was leaving the office
 - b. After one year with the company, he still felt as though he had only a glimpse of the overall operations.
7. **made of** v., consisting of; produced from
 - a. This job will really test what you are made of.
 - b. People say that the negotiator has nerves made of steel.
8. **out of** adj., no longer having, missing
 - a. Orders should be placed before you run out of the supplies.
 - b. The presenter ran out of time before he reached his conclusion.
9. **outdated** adj., obsolete; not currently in use
 - a. The purpose of the seminar is to have employees identify outdated methods and procedures.
 - b. Before you do a mailing, make sure that none of the addresses is outdated
10. **practice** n., method of doing something; v., to repeat in order to learn
 - a. The manager had started her practice of weekly breakfast meetings more than twenty years ago.
 - b. Bill practiced answering the telephone until he was satisfied.
11. **reinforce** v., to strengthen, support
 - a. The financial officer's unconventional method of analyzing data was reinforced by the business journal article.
 - b. Employees reinforced their learning with practice in the workplace.
12. **verbally** adv., in spoken form
 - a. She verbally reprimanded the new hire in front of his entire team.
 - b. The guarantee was made only verbally.

Lesson 9 Electronics

WORDS TO LEARN

device

facilitate

network

popularity

process

replace

revolution

sharp

skill

software

store

technically

Study the following definitions and examples.

1. **device** n., a tool or machine used for a specific task
 - a. A cell phone is a small device that is easy to carry around.
 - b. You can connect this device to your computer and use it to store your files.
2. **facilitate** v., to make easier
 - a. The computer program facilitated the scheduling of appointments.
 - b. The director tried to facilitate the transition to the new policy by meeting with all staff who would be affected.
3. **network** v., to connect; to broadcast; n., an interconnected group or system over a radio or TV; to engage in informal communication
 - a. The recent graduate networked with her mother's coworkers.
 - b. We set up a new network in my office to share files.
4. **popularity** n., the state of being widely admitted, sought, or accepted
 - a. After the new commercials began running the popularity of the batteries increased significantly.
 - b. This brand of computers is extremely popular among college students.
5. **process** v., to put through a series of actions or prescribed procedure; n., a series of operations or actions to bring about a result
 - a. I've processed the data I collected and have gotten some interesting results.

- b. There is a process for determining why your computer is malfunctioning.
6. **replace** v., to put back in a former place or position; to take the place of
 - a. I've replaced the hard drive that was malfunctioning.
 - b. We have been looking for three months and we've found no one who can replace our former administrator.
7. **revolution** n., a sudden or important change in a situation
 - a. We see a revolution in the computer field almost every day.
 - b. Cell phones have caused a revolution in communication.
8. **sharp** adj., abrupt or acute; smart
 - a. There was a sharp decline in calls to the help desk after we upgraded each employee's computer.
 - b. The new employee proved how sharp she was when she mastered the new program in a few days.
9. **skill** n., a developed ability
 - a. The software developer has excellent technical skills and would be an asset to our software programming team.
 - b. Salman's job as designer of electronic tools makes good use of his manual dexterity skills.
10. **software** n., the programs for a computer
 - a. This software allows me to integrate tables and spreadsheets into my reports.
 - b. Many computers come pre-loaded with software.
11. **store** v., to keep
 - a. You can store more data on a zip drive.
 - b. You can store hundreds of songs on an iPod.
12. **technically** adv., with specialized skill or knowledge
 - a. Technically speaking, the virus infected only script files.
 - b. We find that our younger employees tend to be more technically skilled.

Lesson 10 Correspondence

WORDS TO LEARN

assemble

beforehand

complication

courier

distribute

express

fold

layout

mention

petition

proof

revise

Study the following definitions and examples.

1. **assemble** v., to put together; to bring together
 - a. Her assistant copied and assembled the documents.
 - b. The mail room clerk read the directions before assembling the parts to the new postage printer.
2. **beforehand** adv., in advance, in anticipation
 - a. To speed up the mailing, we should prepare the labels beforehand.
 - b. The goods could have been shipped today had they faxed the order before hand.
3. **complication** n., difficulty, complex situation
 - a. There was a complication with the delivery because the address was written incorrectly.
 - b. Complications always arise when we try to cover too many topics in one letter.
4. **courier** n., a messenger, an official delivery person
 - a. We hired a courier to deliver the package.
 - b. The courier service will clear the goods through customs.
5. **distribute** v., to pass out to a variety of people
 - a. We no longer distribute our newsletter by mail because everyone reads it online.
 - b. We plan to distribute copies of the announcement throughout the building.

6. **express** adj., fast and direct
 - a. It's important that this document be there tomorrow, so please send it express mail.
 - b. Express mail costs more than regular mail service, but it is more efficient.
7. **fold** v., to bend paper
 - a. Fold the letter into three parts before stuffing it into the envelope.
 - b. Don't fold the document if it doesn't fit the envelope.
8. **layout** n., a format; the organization of material on a page
 - a. We had to change the layout when we changed the size of the paper.
 - b. The layout for the new brochure was submitted by the designer.
9. **mention** n., something said or written; v., to refer to
 - a. There was no mention of the cost in the proposal.
 - b. You should mention in the letter that we can arrange for mailing the brochures as well as printing them.
10. **petition** n., a formal, written request; v., to make a formal request
 - a. The petition was photocopied and distributed to workers who will collect the necessary signatures.
 - b. We petitioned the postal officials to start delivering mail twice a day in business areas.
11. **proof** v., to look for errors
 - a. This letter was not proofed very carefully; it is full of typing errors.
 - b. Please proof the memo one more time before you distribute it.
12. **revise** v., to rewrite
 - a. The brochure was revised several times before it was sent to the printer.
 - b. We will need to revise the form letter since our address has changed.

Lesson 11 Job Advertising and Recruiting

WORDS TO LEARN

abundant

accomplishment

bring together

candidate

come up with

commensurate

march

profile

qualifications

recruit

submit

time-consuming

Study the following definitions and examples.

1. **abundant** adj., plentiful, in large quantities
 - a. The computer analyst was glad to have chosen a field in which jobs were abundant.
 - b. The recruiter was surprised by the abundant number of qualified applicants.
2. **accomplishment** n., an achievement, a success
 - a. The company was interested in hiring her because of her list of accomplishments.
 - b. Finding the right applicant for the job is a big accomplishment.
3. **bring together** v., to join, to gather
 - a. Every year, the firm brings together its top lawyers and its newest recruits for a training session.
 - b. Our goal this year is to bring together the most creative group we can find.
4. **candidate** n., one being considered for a position, office, or award
 - a. The recruiter will interview all candidates for the position.
 - b. The president of our company is a candidate for the Outstanding Business Award.
5. **come up with** v., to plan, to invent, to think of
 - a. In order to find good candidates for the position, we need to come up with a good advertising plan.
 - b. How was the new employee able to come up with that cost-cutting idea after only one week on the job?

6. **commensurate** adj., in proportion to, corresponding, equal to
 - a. Generally the first year's salary is commensurate with experience and education level.
 - b. As mentioned in your packets, the number of new recruits will be commensurate with the number of vacancies at the company.
7. **march** n., a fit, a similarity; v., to put together, to fit
 - a. It is difficult to make a decision when both candidates seem to be a perfect match.
 - b. A headhunter matches qualified candidates to suitable positions.
8. **profile** n., a group of characteristics or traits
 - a. The recruiter told him that, unfortunately, he did not fit the job profile.
 - b. As jobs change, so does the company's profile for the job candidate.
9. **qualifications** n., requirement, qualities, or abilities needed for something
 - a. The job seeker had done extensive volunteer work and was able to add this experience to his list of qualifications.
 - b. The applicant had so many qualifications that the company created a new position for her.
10. **recruit** v., to attract people to join an organization or a cause; n., a person who is recruited
 - a. When the consulting firm recruited her, they offered to pay her relocation expenses.
 - b. The new recruits spent the entire day in training.
11. **submit** v., to present for consideration
 - a. Submit your resume to the human resources department.
 - b. The applicant submitted all her paperwork in a professional and timely manner.
12. **time-consuming** adj., taking up a lot of time, lengthy
 - a. Even though it was time-consuming, all of the participants felt that the open house was very worthwhile.
 - b. Five interviews later, Ms. Lopez had the job, but it was the most time consuming process she had ever gone through.

Lesson 13 Hiring and Training

WORDS TO LEARN

conduct

generate

hire

keep up with

look up to

mentor

on track

reject

set up

success

training

update

Study the following definitions and examples.

1. **conduct** v., to hold, to take place
 - a. We plan to conduct the training session in the auditorium.
 - b. The interviews were conducted over a period of three weeks.
2. **generate** v., to create, to produce
 - a. The new training program generated a lot of interest among employees.
 - b. The job fair at the college campus should generate interest in our company.
3. **hire** n., an employee; v., to employ, to offer a job or position
 - a. The new hire has integrated well with his colleagues.
 - b. She was hired after her third interview.
4. **keep up with** v., to stay equal with
 - a. The workers were told that they must keep up with the changes or they would find themselves without jobs.
 - b. Employees are encouraged to take courses in order to keep up with new developments.
5. **look up to** v., to admire, to think highly of
 - a. Staff members looked up to the director because he had earned their respect over the years.
 - b. There are few people in this world that I look up to as much as I look up to you.

6. **mentor** n., a person who guides and instructs , a resource
 - a. The mentor helped her make some decisions about combining career and family.
 - b. One problem with many programs is that the mentors don't feel invested in the progress of the employees with whom they are working.
7. **on track** adj., on schedule; focused
 - a. If we stay on track, the meeting should be finished at 9:30.
 - b. You have a lot of work; if you can't stay on track, let me know immediately.
8. **reject** n., something that has been turned down; v., to turn down; to say no, to not accept
 - a. We put the rejects in this box.
 - b. Even though Mr. Lukin rejected their offer, they remained in contract.
9. **set up** v., to establish, to arrange
 - a. Check with your supervisor to make sure that your office is all set up before you begin work.
 - b. Set up a time and place for the meeting and then inform everyone who is involved.
10. **success** n., an accomplishment; reaching a goal
 - a. The director's success came after years of hiring the right people at the right time.
 - b. When the manager won an award, he attributed his success to his colleagues.
11. **training** n., the preparation or education for a specific job
 - a. The new hire received such good training that, within a week, she was as productive as the other workers.
 - b. The training is designed to prepare all workers, new and old, for the changes that the company will face.
12. **update** v., to make current
 - a. He updated the employees on the latest personnel changes.
 - b. We update the calendar weekly.

Lesson 14 Salaries and Benefits

WORDS TO LEARN

aware	basis	benefit
compensate	delicately	eligible
flexibly	negotiate	raise
retire	vested	wage

Study the following definitions and examples.

- aware** adj., knowing or noticing something
 - The new staff member wasn't aware of the company's position on working a second job.
 - Are you aware of the new employee's past work history ?
- basis** n., the main reason for something ; a base or foundation
 - The manager didn't have any basis for firing the employee.
 - On the basis of my ten years of loyalty to this company, I feel that I deserve three weeks vacation.
- benefit** n., an advantage provided to an employee in addition to salary; v., to take advantage of
 - Although the analyst earned a better salary at his new job, his benefits were better at his previous job.
 - We all benefit from the company's policy of semiannual reviews.
- compensate** v., to pay; to make up for
 - The company compensates employees for overtime by paying double for extra hours.
 - The company will compensate employees for any travel expenses.
- delicately** adv., with sensitivity
 - Senior management is handling these contract negotiations delicately.
 - The manager delicately asked about the health of his client.

6. **eligible** adj., able to participate in something; qualified
 - a. Some employees may be eligible for the tuition reimbursement plan.
 - b. I don't understand why I'm not eligible if I have been with the company for over a year.
7. **flexibly** adv., with the ability to change; loosely
 - a. My manager thinks flexibly, enabling herself to solve many sticky problems.
 - b. We need to respond flexibly if we want to keep customers in this competitive market.
8. **negotiate** v., to talk for the purpose of reaching an agreement, especially on prices or contracts
 - a. You must know what you want and what you can accept when you negotiate a salary.
 - b. The associate looked forward to the day that she would be able to negotiate her own contracts.
9. **raise** n., an increase in salary; v., to move up
 - a. With his raise, Mr. Drvoshanov was able to afford to buy a new car.
 - b. We need to raise the standard for timeliness.
10. **retire** v., to stop working ; to withdraw from a business or profession
 - a. She retired at the age of 64 but continued to be very active with volunteer work.
 - b. Many people would like to win the lottery and retire.
11. **vested** adj., guaranteed as a right, involved
 - a. The day that Ms. Weng became fully vested in the retirement plan, she gave her two weeks' notice.
 - b. The company has a vested interest in the happiness of its employees.
12. **wage** n., the money paid for work done, usually hourly
 - a. Hourly wages have increased by 20 percent over the last two years.
 - b. The intern spends more than half of her wages on rent.

Lesson 15 Promotions, Pensions, and Awards

WORDS TO LEARN

achievement

contribute

dedication

look forward to

look to

loyal

merit

obviously

productive

promote

recognition

value

Study the following definitions and examples.

1. **achievement** n., an accomplishment, a completed act
 - a. Your main achievements will be listed in your personnel file.
 - b. Joseph's achievements in R&D will go down in company history.
2. **contribute** v., to add to; to donate, to give
 - a. Make sure your boss is aware of the work you contributed to the project.
 - b. all employees are asked to contribute a few minutes of their spare time to clean up the office.
3. **dedication** n., a commitment to something
 - a. The director's dedication to a high-quality product has motivated many of his employees.
 - b. We would never be where we are today if it weren't for many long hours and so much dedication.
4. **look forward to** v., to anticipate, to be eager for something to happen
 - a. The regional director was looking forward to the new, larger offices.
 - b. We look forward to seeing you at the next meeting.
5. **look to** v., to depend on, to rely on
 - a. The workers always looked to him to settle their disagreements.
 - b. The staff is looking to their supervisor for guidance and direction.

6. **loyal** adj., faithful, believing in someone or something
 - a. You have been such a loyal advisor for so many years, I'm not sure what I'll do without you.
 - b. Even though your assistant is loyal, you have to question his job performance.
7. **merit** n., excellence, high quality
 - a. Employees are evaluated on their merit and not on seniority.
 - b. Your work has improved tremendously and is of great merit.
8. **obviously** adv., clearly, evidently
 - a. Her tardiness was obviously resented by her coworkers.
 - b. He was obviously working hard to get the promotion.
9. **productive** adj., useful, getting a lot done
 - a. The researcher wasn't as productive when he first started working here.
 - b. The managers had a very productive meeting and were able to solve many of the problems.
10. **promote** v., to give someone a better job; to support, to make known
 - a. Even though the sales associate had a good year, it wasn't possible to promote him.
 - b. The assistant director promoted the idea that the director was incompetent.
11. **recognition** n., credit, praise for doing something well
 - a. The president's personal assistant was finally given the recognition that she has deserved for many years.
 - b. Recognition of excellent work should be routine for every manager.
12. **value** v., to state the worth
 - a. Employees value their colleagues' opinions.
 - b. The expert valued the text at \$7,000.

Lesson 16 Shopping

WORDS TO LEARN

bargain

bear

behavior

checkout

comfort

expand

explore

item

mandatory

merchandise

strictly

trend

Study the following definitions and examples.

1. **bargain** v., to negotiate; n., an advantageous purchase
 - a. She bargained for over an hour, finally reducing the price by half.
 - b. Lois compared the sweaters carefully to determine which was a better bargain.
2. **bear** v., to have tolerance for; to endure
 - a. Moya can't bear crowded stores so she does most of her shopping online.
 - b. If you can bear with me, I'd like to stop in one more store.
3. **behavior** n., the manner of one's actions
 - a. Annu is conducting a survey on whether consumer behavior differs between men and women.
 - b. Suspicious behavior in a department store will draw the attention of the security guards.
4. **checkout** n., the act, time, or place of checking out, as at a hotel, library, or supermarket
 - a. The line at this checkout is too long, so let's look for another.
 - b. Get in the checkout line now and I'll join you with the last items.
5. **comfort** v., to calm somebody; n., a condition feeling of pleasurable ease, well-being, and contentment
 - a. Some people use shopping as a way to comfort themselves after a stressful day.
 - b. I like to dress for comfort if I'm spending the day shopping.

6. **expand** v., to increase the size, volume, quantity, or scope of; to enlarge
 - a. The new manager has significantly expanded the store's inventory.
 - b. The shoe store is out of room and is thinking about expanding into the adjacent vacant building.
7. **explore** v., to investigate systematically
 - a. The collector likes to explore antique shops looking for bargains.
 - b. If you explore the Internet, you'll probably find the item you're looking for at a good price.
8. **item** n., a single article or unit
 - a. The grocery store has a special checkout line for people who are purchasing fewer than ten items.
 - b. Do you think I can get all these items into one bag?
9. **mandatory** adj. required or commanded; obligatory
 - a. The jewelry store has a mandatory policy of showing customers only one item at a time.
 - b. There is a mandatory limit of nine items for use of this checkout line.
10. **merchandise** n., items available in stores
 - a. I am very impressed with the quality of the merchandise on this website.
 - b. Helen wanted to make sure that the store had a wide variety of merchandise before she committed to buying a gift certificate.
11. **strictly** adv., rigidly, without flexibility
 - a. Our store strictly enforces its return policy
 - b. Their high turnover rate is no surprise, considering how strictly the manager deals with
12. **trend** n., the current style; vogue
 - a. The clothing store tries to stay on top of all the new trends.
 - b. Mioshi followed market trends closely before she bought a clothing franchise.

Lesson 17 Ordering Supplies

WORDS TO LEARN

consistent

diversify

enterprise

essentially

function

maintain

obtain

prerequisite

quality

smooth

source

stationery

Study the following definitions and examples.

1. **consistent** adj., steady, regular, dependable
 - a. If we order new paper and ink at the beginning of every month, we will have a consistent supply of these necessary items.
 - b. We order from that supplier because of the consistent quality of their merchandise.
2. **diversify** v., to broaden, to make more varied
 - a. The stationery department plans to diversify its offering of paper products.
 - b. The consultant that we hired recommends that we don't diversify at this time.
3. **enterprise** n., a business; a large project
 - a. The new enterprise quickly established an account with the office supply store.
 - b. This enterprise has become unmanageable and is beginning to lose money.
4. **essentially** adv., necessarily, basically, finally
 - a. Essentially, she wants to win the contract and put the competition out of business.
 - b. After distributing all of the cartridges that were ordered, we were essentially left with none.
5. **function** v., to perform tasks; n., a purpose
 - a. This room will function as the supply closet while the office is being painted.
 - b. What is the function of this device ?

6. **maintain** v., to continue; to support, to sustain
 - a. I've been maintaining a list of office supplies that are in greatest demand.
 - b. Trying to maintain two different stockrooms is too much work.
7. **obtain** v., to acquire
 - a. I've been trying to obtain a list of supplies from the administrator for three weeks now.
 - b. We can obtain all the supplies we need online.
8. **prerequisite** n., something that is required or necessary as a prior condition
 - a. A prerequisite for ordering supplies is getting the approval of the office manager.
 - b. We can obtain all the supplies we need online.
9. **quality** n., a distinguishing characteristic; a degree of excellence
 - a. The most important qualities we look for in a supplier are reliability and quick response.
 - b. I don't recommend ordering supplies from that website since the quality of their merchandise is usually poor.
10. **smooth** adj., without difficulties; deliberately polite and agreeable in order to win favor
 - a. Thanks to our smooth transition to the new supplier, there was no interruption in shipments.
 - b. Her smooth manner won her the appreciation of the manager but not her colleagues.
11. **source** n., the origin
 - a. This website is a good source for paper and other office supplies.
 - b. The source of this rare pottery that we are selling in our shop is a small village in India.
12. **stationery** n., writing paper and envelopes
 - a. We do not have enough stationery, so please order some more.
 - b. The new stationery featured the company's logo in blue ink at the top of the page.

Lesson 18 Shipping

WORDS TO LEARN

accurately

carrier

catalog

fulfill

integral

inventory

minimize

on hand

receive

ship

sufficiently

supply

Study the following definitions and examples.

1. **accurately** adv., correctly; without errors
 - a. To gauge these figures accurately, we first need to get some facts from the shipping department.
 - b. The container company must balance the load accurately or there could be a disaster at sea.
2. **carrier** n., a person or business that transports passengers or goods
 - a. Lou, our favorite carries, takes extra care of our boxes marked "fragile"
 - b. Mr. Lau switched carriers in order to get a price savings on deliveries out of state.
3. **catalog** n., a list or itemized display; v., to make an itemized list of
 - a. The upcoming fall catalog shows a number of items from Laos that Mr. Lau has never before been able to offer.
 - b. Ellen cataloged the complaints according to severity.
4. **fulfill** v., to finish completely
 - a. All orders are fulfilled and ready for shipment within twenty-four hours.
 - b. Her expectations were so high, we knew they would be hard to fulfill.
5. **integral** adj., necessary for completion
 - a. Good customer relations is an integral component of any business.
 - b. A dependable stream of inventory is integral to reliable shipping of orders.

6. **inventory** n., goods in stock; an itemized record of these goods
 - a. The store closes one day a year so that the staff can take inventory of the stockroom.
 - b. Their inventory has not changed much over the years.
7. **minimize** v., to reduce; to give less importance to
 - a. The shipping staff minimized customer complaints by working overtime to deliver the packages quickly.
 - b. To keep the customers happy and to minimize the effect of the carrier strike, we shipped orders directly to them.
8. **on hand** adj., available
 - a. We had too much stock on hand, so we had a summer sale.
 - b. The new employee will be on hand if we need more help with shipping orders.
9. **receive** v., get or accept something that is given
 - a. You will receive your order within one week of the shipping date.
 - b. When we received the package, the box was broken and some of the contents were missing.
10. **ship** v., to transport; to send
 - a. Eva shipped the package carefully, since she knew the contents were made of glass.
 - b. Very few customers think about how their packages will be shipped, and are seldom home when the packages arrive.
11. **sufficiently** adv., enough
 - a. The boxcar was sufficiently damaged that it could not be loaded on the truck.
 - b. We are sufficiently organized to begin transferring the pallets tomorrow.
12. **supply** n., stock; v., to make available for use; to provide
 - a. By making better use of our supplies, we can avoid ordering until next month.
 - b. Gerald supplied the shipping staff with enough labels to last a year.

Lesson 19 Invoices

WORDS TO LEARN

charge	compile	customer
discount	dispute	efficient
estimate	impose	mistake
promptly	rectify	terms

Study the following definitions and examples.

1. **charge** v., to demand payment; n., an expense or a cost
 - a. The customer service representative was responsible for telling all existing customers that higher prices would be charged next month.
 - b. The extra charge for gift wrapping your purchase will appear on your.
2. **compile** v., to gather together from several sources
 - a. I have compiled a list of the most popular items for sale on our website.
 - b. The clerk is responsible for compiling the orders at the end of the day.
3. **customer** n., one who purchases a commodity or service
 - a. Let's make sure all invoices sent to customers are kept in alphabetical order.
 - b. As part of our customer satisfaction plan, let's offer a discount to customers who pay their invoices within a week.
4. **discount** n., a reduction in price
 - a. Customers who pay their invoices before the end of the month receive a 5 percent discount.
 - b. The discount on the sale items was not very big.
5. **dispute** v., argue about, question, disagree with
 - a. Customers may dispute certain charges on an invoice.
 - b. A customer called the company to dispute the no returns policy.

6. **efficient** adj., acting or producing effectively with a minimum of waste or unnecessary Effort
 - a. The accountant was so efficient in processing the customer receipts that she had the job done before lunch.
 - b. Electronic invoicing has helped us to be efficient.
7. **estimate** v., to approximate the amount or value of something; to form an opinion about something; n., an approximation
 - a. We estimated our losses this year at about five thousand dollars.
 - b. In the owner's estimation, the high level of customer satisfaction was an adequate measure of how well the company was doing.
8. **impose** v., to establish or apply as compulsory; to force upon others
 - a. The company will impose a surcharge for any items returned.
 - b. We should not impose upon our staff by requiring them to work on weekends.
9. **mistake** n., an error or a fault
 - a. I made a mistake in adding up your bill and we overcharged you twenty dollars.
 - b. It was a mistake thinking that my boss would be reasonable when I explained my situation to him.
10. **promptly** adv., on time, punctually
 - a. We always reply promptly to customers' letters.
 - b. The new sales agent promptly offered a full refund for the damaged goods.
11. **rectify** v., to set right or correct
 - a. He rectified the problem by giving the customer credit for the unused items that she returned.
 - b. Embarrassed at his behavior, he rectified the situation by writing a letter of apology.
12. **terms** n., conditions
 - a. The terms of payment were clearly listed at the bottom of the invoice.
 - b. The terms of the agreement required that items be fully paid for before they would be shipped.

Lesson 20 Inventory

WORDS TO LEARN

adjustment	automatically	crucial
discrepancy	disturb	install
reflect	run	scan
subtract	tedious	verify

Study the following definitions and examples.

1. **adjustment** n., a change in order to match
 - a. With these adjustments to the numbers of screws and nuts, we are close to having an accurate count.
 - b. An adjustment to the number of damaged items would help us align our figures.
2. **automatically** adv., independently, without outside prompting
 - a. The computer automatically updates the inventory files when a sale is made.
 - b. This door opens automatically so it's easier to carry large boxes out of the stockroom.
3. **crucial** adj., extremely significant or important
 - a. Knowing how many products we have in stock is crucial to our shipping procedures.
 - b. Inventory is a crucial process and must be taken seriously by all staff.
4. **discrepancy** n., a divergence or disagreement
 - a. We easily explained the discrepancy between the two counts.
 - b. Unless you catch the error immediately, the discrepancy gets entered into the computer and becomes very difficult to correct.
5. **disturb** v., to interfere with; to interrupt
 - a. Let's see how many products we can count in advance of inventory so we disturb fewer customers.
 - b. I hope I'm not disturbing you, but I need to ask you to move so I can record the products behind you.

6. **install** n., put equipment into place
 - a. Since we installed the new software, taking inventory has become a lot easier.
 - b. We'll need to get the new computers installed before we can take inventory.
7. **reflect** v., show, indicate
 - a. The numbers on the computer log should accurately reflect the actual numbers in the warehouse.
 - b. The way you handled the problems with the inventory reflects your professional attitude.
8. **run** v., to operate
 - a. As long as the computer is running, you can keep adding new data.
 - b. The new cash registers look complicated but they are actually quite easy to run.
9. **scan** v., to look over quickly; to automatically record data with a scanner
 - a. Jasmine quickly scanned the list to see if any information was missing.
 - b. When we take inventory, we have to scan each item number into the computer.
10. **subtract** v., to take away; to deduct
 - a. Once you ring up an item, the computer automatically subtracts it from the inventory log.
 - b. Whoever did the inventory forgot to subtract the items that arrived damaged and were never put into the stockroom.
11. **tedious** adj., tiresome by reason of length, slowness, or dullness; boring
 - a. This may be tedious work but you will be glad the inventory is accurate when you hit the busy holiday sales season.
 - b. Counting merchandise all weekend is the most tedious job I can imagine.
12. **verify** v., to prove the truth of
 - a. I can't verify the accuracy of these numbers, since I was not present for inventory weekend.
 - b. The inventory process verifies that you have accounted for all the items that are supposed to be in the store.

Lesson 21 Banking

WORDS TO LEARN

accept	balance	borrow
cautiously	deduct	dividend
down payment	mortgage	restricted
signature	take out	transaction

Study the following definitions and examples.

1. **accept** v., to receive; to respond favorably
 - a. He could not manage his bank account online because the website would not accept his password.
 - b. Without hesitating, she accepted the job of teller.
2. **balance** n., the remainder; v., to compute the difference between credits and debits of an account
 - a. His healthy bank balance showed a long habit of savings.
 - b. It took him over an hour to balance his checkbook.
3. **borrow** v., to use temporarily
 - a. Myra borrowed a pen so that she could sign the check.
 - b. The couple borrowed money from the bank to buy a home.
4. **cautiously** adv., carefully, warily
 - a. The bank manager spoke cautiously when giving out information to people she did not know.
 - b. Act cautiously when signing contracts and read them thoroughly first.
5. **deduct** v., to take away from a total; to subtract
 - a. If you choose, the bank will automatically deduct regular charges such as electric bills from your account.
 - b. By deducting the monthly fee from her checking account, Yi was able to make her account balance.

6. **dividend** n., a share in a distribution
 - a. The stockholders were outraged when their quarterly dividends were so small.
 - b. The dividend was calculated and distributed to the group.
7. **down payment** n., an initial partial payment
 - a. After Mary bought her car with a 30 percent down payment in cash, she was able to make her monthly payments online.
 - b. Karl was disappointed when the real estate agent told him he needed a larger down payment on the house.
8. **mortgage** n., the amount due on a property; v., to borrow money with your house as collateral
 - a. Due to low interest rates, Sheila moved quickly to find a good deal on a mortgage.
 - b. Hiram mortgaged his home to get extra money to invest in his business.
9. **restricted** adj., limited
 - a. The number of free withdrawals a customer can make from his or her account each month is restricted to five.
 - b. Access to the safe deposit box vault is restricted to key holders.
10. **signature** n., the name of a person written by the person
 - a. Once we have your signature, the contract will be complete.
 - b. The customer's signature was kept on file for identification purposes.
11. **take out** v., withdraw; remove
 - a. My checking account allows me to take out money at any bank branch without a fee.
 - b. They took out the chairs in the bank lobby so now there is no place to sit.
12. **transaction** n., a business deal
 - a. Banking transactions will appear on your monthly statement.
 - b. The most common transactions can be made from your personal computer.

Lesson 22 Accounting

WORDS TO LEARN

accounting

accumulate

asset

audit

budget

build up

client

debt

outstanding

profitably

reconcile

turnover

Study the following definitions and examples.

1. **accounting** n., the recording and gathering of financial information for a company
 - a. Good accounting is needed in all businesses.
 - b. There are a number of good software programs to help with both personal and business accounting.
2. **accumulate** v., to gather; to collect
 - a. They have accumulated more than enough information.
 - b. The bills started to accumulate after the secretary quit.
3. **asset** n., something of value
 - a. The company's assets are worth millions of dollars.
 - b. A sophisticated accounting system is an asset to a company.
4. **audit** n., a formal examination of financial records; v., to examine the financial records of a company
 - a. No one looks forward to an audit by the government.
 - b. The independent accountants audited the company's books.
5. **budget** n., a list of probable expenses and income for a given period; v., to plan for expenses
 - a. The department head was pleased that she received a 10 percent increase in her budget.
 - b. The company will have to budget more money for this department next year.

6. **build up** v., to increase over time
 - a. The firm has built up a solid reputation for itself.
 - b. Be careful, your inventory of parts is building up.
7. **client** n., a customer
 - a. The accountant attracted many new clients through her website.
 - b. Maintaining close contact with clients keeps the account managers aware of changing needs.
8. **debt** n., something owed, as in money or goods
 - a. The company has been very careful and is slowly digging itself out of debt.
 - b. The banks are worried about your increasing debt.
9. **outstanding** adj., still due; not paid or settled
 - a. That client still has several outstanding bills.
 - b. Clients with outstanding bills will not receive further service until the bills are paid.
10. **profitably** adv., advantageously
 - a. The company used its accountant's advice profitably.
 - b. We invested in the stock market profitably.
11. **reconcile** v., to make consistent
 - a. The client uses his bank statements to reconcile his accounts.
 - b. The accountant found the error when she reconciled the account.
12. **turnover** n., the number of times a product is sold and replaced or an employee Leaves and another employee is hired
 - a. We have had a low turnover of inventory this month and didn't bring in much money.
 - b. Because of our high employee turnover we actually spend less money on salaries.

Lesson 22 Accounting

WORDS TO LEARN

accounting	accumulate	asset
audit	budget	build up
client	debt	outstanding
profitably	reconcile	turnover

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 - b. Because of our high employee turnover we actually spend less money on salaries.

Lesson 23 Investments

WORDS TO LEARN

aggressively

attitude

commit

conservative

fund

invest

long-term

portfolio

pull out

resource

return

wisely

Study the following definition and example.

1. **aggressively** adv., competitively, assertively
 - a. Some people are risk takers and prefer to invest aggressively.
 - b. His ideas were not well received because he spoke so aggressively.
2. **attitude** n., a feeling about something or someone
 - a. The new fund manager's attitude changed quickly after the first big downturn in the market.
 - b. Each investor should assess his or her own attitude toward investment.
3. **commit** v., to consign for future use, to promise
 - a. It is a good idea to commit a certain percentage of your income to investments.
 - b. The stockbroker committed herself to finding the best investments for each client.
4. **conservative** adj., cautious, restrained
 - a. Her conservative strategy paid off over the years.
 - b. Generally, older people should be more conservative in their investing than younger people.
5. **fund** n., an amount of money, an organization that manages money for a particular purpose
 - a. If you have extra funds, talk to your stockbroker about the best place to put them.
 - b. My stockbroker recommended investing in this fund.

6. **invest** v., to put money into a business or activity with the hope of making more money;
to put effort into something
 - a. The chief financial officer invested in the stock at a very good time.
 - b. Don't invest all of your time in just one project.
7. **long-term** adj., involving or extending over a long period
 - a. The CEO's long-term goal was to increase the return on investment.
 - b. Long-term investments are not really affected by the daily ups and downs of the stock market.
8. **portfolio** n., a list of investments
 - a. Investors are advised to have diverse portfolios.
 - b. The investor's portfolio consisted of blue chip company stocks and government bonds.
9. **pull out** v., to withdraw, to stop participating
 - a. A lot of people pulled out their money when it became clear that the bank was in trouble.
 - b. He pulled out of the company and took all of his money with him.
10. **resource** n., assets; valuable things
 - a. If you don't invest in petroleum resources now, you will find that the stock prices will get away from you.
 - b. The company's most valuable resource was its staff.
11. **return** n., the amount of money gained as profit
 - a. The 44 percent return on the new stock was far more than the stockbroker had anticipated.
 - b. Some investors are satisfied with a 15 percent return, while others want to see a much larger return.
12. **wisely** adj., knowledgeably, smartly
 - a. If you invest wisely, you will be able to retire early.
 - b. Mary wisely followed her stockbroker's advice and took her money out of some bad investments.

Lesson 24 Taxes

WORDS TO LEARN

calculation

deadline

file

fill out

give up

joint

owe

penalty

preparation

refund

spouse

withhold

Study the following definitions and examples

1. **calculation** n., computation; estimate
 - a. It took my accountant some time to complete the calculations on my income tax.
 - b. According to my calculations. I'll owe less money on my income taxes this year.
2. **deadline** n., a time by which something must be finished
 - a. The deadline for paying this year's taxes is just two weeks away.
 - b. My best work is done with strict deadlines.
3. **file** v., to enter into public record
 - a. If you file your taxes late, you will have to pay a fine.
 - b. If you believe the tax preparer gave you incorrect information, you should file a complaint with her boss.
4. **fill out** v., to complete
 - a. I usually ask someone to help me fill out my tax form.
 - b. Don't forget to sign the tax form after you have filled it out.
5. **give up** v., to quit; to stop
 - a. Bruce gave up paying an accountant to prepare his tax return and now does it himself with tax preparation software.
 - b. Ms. Gomez is optimistic that she will receive a large tax return.

6. **joint** adj., together; shared
 - a. We opened a join bank account five years ago.
 - b. The couple no longer files joint tax returns.
7. **owe** v., to have a debt; to be obligated to pay
 - a. People are often surprised to discover that they owe more money in income taxes at the end of the year.
 - b. As the business grew, the owner paid back loans and owed less money.
8. **penalty** n., a punishment; a consequence
 - a. Anyone who pays less than they should in taxes will face a penalty.
 - b. penalties are imposed to discourage underpayment of taxes by adding a percentage to the taxes you already owe.
9. **preparation** n., the act of making something ready
 - a. Income tax preparation can take a long time.
 - b. It is important to do some preparation on your own before hiring an accountant to work on your tax form.
10. **refund** n., the amount paid back; v., to give back
 - a. With the tax refund, we bought two plane tickets.
 - b. The government will refund any money that you overpaid.
11. **spouse** n., a husband or wife
 - a. You can claim your spouse as a dependent on your tax return if he or she doesn't earn an income.
 - b. My spouse prepares the tax return for both of us.
12. **withhold** v., to keep from; to refrain from
 - a. My employer withholds money from each paycheck to apply toward my income taxes.
 - b. Do not withhold any information from your accountant or he will not be able to prepare your tax form correctly.

Lesson 25 Financial Statements

WORDS TO LEARN

desire

detail

forecast

level

overall

perspective

project

realistic

target

translation

typically

yield

Study the following definitions and examples.

1. **desire** v., to wish for
 - a. We desire to have our own home.
 - b. He desires to retire when he becomes forty.
2. **detail** v., to report or relate minutely or in particulars
 - a. The business planner detailed the steps we should follow to write our financial statement.
 - b. Fabio created a financial statement that detailed every expected expenditure for the next quarter.
3. **forecast** n., a prediction of a future event; v., to estimate or calculate in advance
 - a. The financial forecast indicates a deficit in the next quarter.
 - b. Analysts forecast a strong economic outlook.
4. **level** n., a relative position or rank on a scale
 - a. We have never had an accountant work at such a sophisticated level before.
 - b. If you expect your business to start earning at higher levels soon, your financial statement should show that.
5. **overall** adj., regarded as a whole; general
 - a. The company's overall expectations were out of proportion.
 - b. Overall, our costs are running true to prediction.

6. **perspective** n., a mental view or outlook
 - a. The budget statement will give the manager some perspective on where the costs of running the business are to be found.
 - b. Joseph's accountant gave him some perspective as well as some data on how much he could expect to earn in his first year in business.
7. **project** v., to estimate or predict
 - a. We need to project our earning and expenses in order to plan next year's budget.
 - b. The director projects that the company will need to hire ten new employees this year.
8. **realistic** adj., tending to or expressing an awareness of things as they really are
 - a. Stefano found that an accurate accounting gave him a realistic idea of his business's financial direction.
 - b. Realistic expectations are important when you review your financial statements.
9. **target** v., to establish as a goal; n., a goal
 - a. We targeted March as the deadline for completing the financial statement.
 - b. Most managers target desired income as the primary criterion for success.
10. **translation** n., expressing something in a different language or form
 - a. The translation of the statement from Japanese into English was very helpful.
 - b. The accountant was able to provide a translation of the financial terms into language we could all understand.
11. **typically** adv., acting in conformity to a type; characteristically
 - a. Office expenses typically include such things as salaries, rent, and office supplies.
 - b. Banks typically require a financial statement before they will lend money to a small business.
12. **yield** n., an amount produced; v., to produce a profit
 - a. Henry's budget gave him the desired yield; a better indication of his expected profit.
 - b. The company's investment yielded high returns.

Lesson 26 Property and Departments

WORDS TO LEARN

adjacent	collaboration	concentrate
conducive	disruption	hamper
inconsiderately	lobby	move up
open to	opt	scrutiny

Study the following definitions and examples.

1. **adjacent** adj., next to
 - a. My office is adjacent to the receptionist area on the third floor.
 - b. The office manager found it very efficient to have the copier adjacent to the mail room.
2. **collaboration** n., the act of working with someone
 - a. The manager had never seen such effective collaboration between two groups.
 - b. We believe that it was our collaboration that enabled us to achieve such favorable results.
3. **concentrate** v., to focus; to think about
 - a. In his quiet, corner office, the manager could finally concentrate and finish his work.
 - b. We should concentrate our efforts on the last quarter of the year.
4. **conducive** adj., contributing to; leading to
 - a. The new office arrangement is much more conducive to work than the dark, depressing space the company had before.
 - b. Arranging chairs so that participants can see each other easily is conducive to open communication.
5. **disruption** n., interruption; disturbance
 - a. If there are no disruptions, the office renovations will be finished this week.
 - b. The strike caused a disruption in production at the factory.

6. **hamper** v., to impede or interfere
 - a. When the weight of the freezing rain broke the telephone lines, the telemarketers' jobs were seriously hampered.
 - b. The lack of supplies hampered our ability to finish on schedule.
7. **inconsiderately** adv., rudely; impolitely
 - a. The manager inconsiderately scheduled the meeting for late Friday afternoon.
 - b. Mr. Peterson inconsiderately disrupted the meeting by asking a lot of irrelevant questions.
8. **lobby** n., an anteroom, foyer, or waiting room
 - a. The salesperson waited in the busy lobby for the buyer to see him.
 - b. The reception area was moved from the lobby of the building to the third.
9. **move up** v., to advance, improve position
 - a. As the employee moved up the corporate ladder, she never forgot where she started.
 - b. In order to move up in the company, employees had to demonstrate their loyalty.
10. **open to** adj., receptive to; vulnerable
 - a. What I valued most in my previous supervisor was that she was always open to ideas and suggestions.
 - b. Since the junior executive was still on probation, he was open to much scrutiny and criticism.
11. **opt** v., to choose, to decide on
 - a. The operations manager opted for the less expensive office design.
 - b. If Mary opts to join that department, you will be working together.
12. **scrutiny** n., close, careful examination
 - a. After a great deal of scrutiny, the manager decided that the employee's work had improved considerably.
 - b. Jim left his old job because he found it difficult to work under the close scrutiny of his boss.

Lesson 27 Board Meetings and Committees

WORDS TO LEARN

adhere to

agenda

bring up

conclude

go ahead

goal

lengthy

matter

periodically

priority

progress

waste

Study the following definitions and examples.

1. **adhere to** v., to follow; to pay attention to
 - a. The chairman never adhered to his own rules.
 - b. The best committee members are those who adhere to the time limits and speak only when they have something important to add.
2. **agenda** n., a list of topics to be discussed
 - a. The board was able to cover fifteen items on the agenda.
 - b. The agenda was sent out three weeks ago so that everyone could prepare for the meeting
3. **bring up** v., to introduce a topic
 - a. Just as the meeting was about to finish, the manager brought up a controversial issue.
 - b. No one brought up the resignation of the director.
4. **conclude** v., to stop; to come to a decision
 - a. The committee members concluded the meeting early so that they could finish their budgets.
 - b. After long discussions, the board has concluded that the project has to be canceled.
5. **go ahead** v., to proceed with; n., permission to do something
 - a. Five of the six members felt that they should go ahead with the plan.
 - b. The manager was just waiting for the go ahead from her boss before mailing the report.

6. **goal** n., objective, purpose
 - a. Employees are expected to analyze and evaluate their annual goals.
 - b. The director had to report to the committee that his department would not reach its goal of 35 percent growth.
7. **lengthy** adj., long in time, duration, or distance
 - a. After lengthy discussions, the chairperson was reelected for another term.
 - b. The report was so lengthy that members had to take it home and read it over the weekend.
8. **matter** n., an item, issue, topic of interest
 - a. If there are no other matters to discuss, we will conclude the meeting.
 - b. This is not the place to bring up personal matters.
9. **periodically** adv., from time to time
 - a. The group tried to meet periodically.
 - b. Periodically, new members were nominated to the committee.
10. **priority** n., something of importance, something that should be done before other things
 - a. Since the remaining issues were not a priority, the group decided to move them to the next week's agenda.
 - b. The manager was ineffective because she was unable to set priorities.
11. **progress** n., a movement forward; v., to move forward on something, especially work or a project
 - a. The executive committee asked each group to present a report showing their progress for the year.
 - b. Progress is being made on the annual report; we expect to see a finished product by next week.
12. **waste** n., not to use wisely; n., not worthwhile
 - a. Without a leader, the group members wasted time and energy trying to organize themselves.
 - b. The meeting wasn't a waste of time, but the members had hoped to accomplish more than they did.

Lesson 28 Quality Control

WORDS TO LEARN

Brand

conform

defect

enhance

garment

inspect

perceptive

repel

take back

throw out

uniformly

wrinkle

Study the following definitions and examples.

1. **brand** n., an identifying mark or label; a trademark
 - a. Consumers often buy highly advertised brands of athletic shoes.
 - b. All brands of aspirin are the same.
2. **conform** v., to match specifications or qualities
 - a. The quality control manager insisted that every product that left the plant conform to the company's rigorous standards.
 - b. Our safety standards conform to those established by the government.
3. **defect** n., an imperfection or flaw
 - a. Because of a defect in stitching the entire suit was thrown out.
 - b. One way to sell a product with a defect is by labeling it as such and reducing the price.
4. **enhance** v., to make more attractive or valuable
 - a. Every garment must be carefully inspected for defects before it is shipped.
 - b. The garment workers are accountable for production mistakes.
5. **garment** n., an article of clothing
 - a. Every garment must be carefully inspected for defects before it is shipped.
 - b. The garment workers are accountable for production mistakes.

6. **inspect** v., to look at closely; to examine carefully or officially
 - a. A quality control agent who does not inspect every product carefully can ruin his company's reputation.
 - b. Children's car seats are thoroughly inspected and tested for safety before being put on the market.
7. **perceptive** adj., able to see or understand
 - a. Dora always hires good workers because she is very perceptive about people's abilities.
 - b. It takes a perceptive person to be a good manager.
8. **repel** v., to keep away; to fight against
 - a. Umbrellas that do not repel water should never be passed through quality control.
 - b. Faulty products repel repeat customers.
9. **take back** v., to return something; to withdraw or retract
 - a. Good quality control significantly limits the number of products taken back for a refund.
 - b. The quality inspector took the shoddy work back to the assembly line to confront the workers.
10. **throw out** v., to dispose of
 - a. It is cheaper to throw out shoddy products than to lose customers.
 - b. The factory decided to throw out hundreds of lightbulbs that might have been damaged, rather than lose customers.
11. **uniformly** adv., in the same way; consistently
 - a. The products are checked to make sure they are uniformly packaged before they leave the factory.
 - b. The food at chain restaurants is uniformly prepared so that customers will always find the same quality at each restaurant.
12. **wrinkle** n., a crease, ridge, or furrow, especially in skin or fabric
 - a. A wrinkle that is ironed into a permanent-press product will annoy the consumer each time the garment is worn.
 - b. A wrinkle in the finish can be repaired more economically before a sale than after.

Lesson 29 Product Development

WORDS TO LEARN

anxious	ascertain	assume
decade	examine	experiment
logical	research	responsibility
solve	supervisor	systematically

Study the following definitions and examples.

1. **anxious** adj., worried
 - a. The developers were anxious about the sales forecast for the new product.
 - b. The graphic designers tried to be calm during their presentation, but you could tell they were anxious it would not be well received.
2. **ascertain** v., to discover; to find out for certain
 - a. A necessary part of product development is to ascertain whether the product is safe.
 - b. A customer survey will help to ascertain whether there is a market for the product.
3. **assume** v., to take upon oneself; to believe to be true
 - a. The young man felt ready to assume the new responsibilities of his promotion.
 - b. A company should assume nothing about the market but instead pay close attention to research results.
4. **decade** n., a period of ten years
 - a. After a decade of trying, the company finally developed a vastly superior product.
 - b. Each decade seems to have its own fad products.
5. **examine** v., to interrogate; to scrutinize
 - a. Before marketing a new product, researchers must carefully examine it from every aspect.
 - b. Good researchers have to examine every possible option, including some that seem bizarre.
6. **experiment** v., to try out a new procedure or idea; n., a test or trial
 - a. Product developers must conduct hundreds of experiments in their research.

- b. After designing a new product, researchers continue experimenting to determine whether it had other uses.
7. **logical** adj., formally valid; using orderly reasoning
- a. It is only logical for a research and development team to concentrate on one or two new products at a time.
- b. In addition to logical thinkers, a good research and development team should include a few dreamers.
8. **research** n., the act of collecting information about a particular subject.
- a. Part of the research the team does is to determine whether similar products are already on the market.
- b. For toy manufacturers, research can be pure fun.
9. **responsibility** n., a task
- a. The product development department has a huge responsibility to be sure that the product is safe, even if used improperly.
- b. Another responsibility of product development is to ensure that there will be a demand for the product.
10. **solve** v., to find a solution, explanation, or answer
- a. Researchers find that every time they solve one problem, two more result.
- b. One of the biggest problems to solve is why people would want to own the new product.
11. **supervisor** n., an administrator in charge
- a. The department supervisor has to balance his department's responsibilities in order to keep the president satisfied with its progress.
- b. A good supervisor gets his team to work with him, not just for him.
12. **systematically** adv., methodically; following a system
- a. Once the creative development is completed, the department works systematically toward making the idea a reality.
- b. While creative thinking is necessary, analyzing a problem systematically is indispensable.

Lesson 30 Renting and Leasing

WORDS TO LEARN

apprehensive	circumstance	condition
due to	fluctuate	get out of
indicator	lease	lock into
occupy	subject	tenant

Study the following definitions and example.

1. **apprehensive** adj., anxious about the future
 - a. Most new home buyers are apprehensive about their decision.
 - b. The mortgage lender was apprehensive about the company's ability to pay.
2. **circumstance** n., a condition; a situation
 - a. Under the current economic circumstances, they will not be able to purchase the property.
 - b. If the circumstances change in the near future and we have new properties.
3. **condition** n., the state of something; a requirement
 - a. Except for some minor repairs, the building is in very good condition.
 - b. There are certain conditions that are unique to leasing a property.
4. **due to** prep., because of
 - a. Due to the low interest rates, good office space is difficult to find.
 - b. He didn't believe that the low prices were due only to the neighborhood.
5. **fluctuate** v., to go up and down; to change
 - a. No one is very comfortable investing in real estate while property prices are fluctuating so much.
 - b. prime business areas fluctuate with local economies, crime rates, and cost of living indices.

6. **get out of** v., to escape; to exit
 - a. The agent wasn't sure if the executives could get out of their prior real estate arrangement.
 - b. The company wanted to get out of the area before property values declined even further.
7. **indicator** n., a sign, a signal
 - a. If the economy is an accurate indicator, rental prices will increase rapidly in the next six months.
 - b. The results of the elections were seen as an important indicator of the stability in the area.
8. **lease** n., a contract to pay to use property for an amount of time; v., to make a contract to use property
 - a. With the lease expiring next year, they need to start looking for a new location as soon as possible.
 - b. They decided to lease the property rather than buy it.
9. **lock into** v., to commit; to be unable to change
 - a. The company locked itself into a ten-year lease that they didn't want.
 - b. Before you lock yourself into something, check all your options.
10. **occupy**
 - a. Tenants are usually allowed to occupy their space beginning on the first day of the month.
 - b. Our company has occupied this office for more than five years.
11. **subject** adj., under legal power; dependent
 - a. This contract is subject to all the laws and regulations of the state.
 - b. The go-ahead to buy is subject to the president's approval.
12. **tenant** n., a person who rents property
 - a. Property owners want tenants who are respectful of their neighbors and pay their rent on time.
 - b. The new tenant wants to move in before the first of the month.

Lesson 31 Selecting a Restaurant

WORDS TO LEARN

appeal	compromise	daringly
delicious	familiar	guide
majority	mix	rely
secure	subjective	suggestion

Study the following definitions and examples.

1. **appeal** n., the ability to attract
 - a. A restaurant with good food and reasonable prices has a lot of appeal.
 - b. The pleasing décor and friendly waiters are what give that restaurant its appeal.
2. **compromise** n., a settlement of differences; v., to settle differences
 - a. The couple made a compromise and ordered food to take out.
 - b. John doesn't like sweet dishes so I compromised by adding just a small amount of sugar.
3. **daringly** adj., bravely
 - a. We daringly ordered the raw squid.
 - b. Bob daringly asked to see the menu in French.
4. **delicious** adj., delicious
 - a. We daringly ordered the raw squid.
 - b. Bob daringly asked to see the menu in French.
5. **familiar** adj., often encountered or seen; common
 - a. It's nice to see some familiar items on the menu.
 - b. The chef blends the familiar tastes with the unusual.
6. **guide** n., one who leads, directs, or gives advice; a guidebook
 - a. The guide led our tour group to a small restaurant only known to the locals.
 - b. I don't know where to go, so why don't we consult the guide.

7. **majority** n., the greater number or part
 - a. The majority of the group wanted to try the new Chinese restaurant.
 - b. Claude was in the majority, so he was very pleased with the decision.
8. **mix** v., to combine or blend into one mass; n., a combination
 - a. The daring chef mixed two uncommon ingredients.
 - b. The mix of bright colors on the plate was very pleasing.
9. **rely** v., to have confidence in; to depend on
 - a. You can rely on that website to give accurate restaurant reviews.
 - b. I seldom rely on the restaurant reviews in the paper when choosing a restaurant.
10. **secure** v., to get possession of; to obtain
 - a. Despite the popularity of the restaurant, Max was able to secure reservations for this evening.
 - b. The hostess secured us another chair, so we could eat together.
11. **subjective** adj., particular to a given person; highly personal; not objective
 - a. Food preferences are subjective and not everyone agrees on what tastes good.
 - b. The reviews on this website are highly subjective but fun to read.
12. **suggestion** n., a proposal; advice
 - a. Can I make a suggestion about what to order ?
 - b. We followed the waiter's suggestion and ordered one of the specials.

Lesson 32 Eating Out

WORDS TO LEARN

appetite

complete

excite

flavor

foreign

ingredient

judge

mix-up

patron

predict

randomly

remind

Study the following definitions and examples.

1. **appetite** n., desire to eat
 - a. The delicious smells coming from the restaurant kitchen increased my appetite.
 - b. People generally have a good appetite after a long day of work.
2. **complete** v., to finish or make whole
 - a. We ordered some dessert to complete our meal.
 - b. Some restaurants want to hear their customers' opinions and ask them to complete a short evaluation form.
3. **excite** v., to arouse an emotion
 - a. Exotic flavors always excite me.
 - b. The new Asian restaurant has excited the interest of many people.
4. **flavor** n., a distinctive taste
 - a. Fusion cooking is distinguished by an interesting mix of flavors.
 - b. The cook changed the flavor of the soup with a unique blend of herbs.
5. **foreign** adj., of another country; unfamiliar
 - a. It's fun to try the local food when traveling in a foreign country.
 - b. The ingredients in this dish are foreign to me; I have never tried any of them before.

6. **ingredient** n., an element in a mixture
 - a. The chef went to the farmer's market to select the freshest ingredients for tonight's menu.
 - b. I was unfamiliar with some of the ingredients in the dish.
7. **judge** v., to form an opinion
 - a. Hector was not familiar with Asian cooking, so he was unable to judge if the noodles were cooked correctly.
 - b. The restaurant review harshly judged the quality of the service.
8. **mix-up** n., a confusion
 - a. There was a mix-up in the kitchen so your order will be delayed.
 - b. There was a mix-up about the ingredients and the dish was ruined.
9. **patron** n., a customer, especially a regular customer
 - a. Once the word was out about the new chef, patrons lined up to get into the restaurant.
 - b. This restaurant has many loyal patrons.
10. **predict** v., to state, tell about, or make known in advance
 - a. I predicted this restaurant would become popular and I was right.
 - b. Kona was unable to predict what time Andy, who is always late, would show up at the restaurant.
11. **randomly** adv., without any specific pattern
 - a. We randomly made our selections from the menu.
 - b. That chef chooses his spices randomly, but his dishes always taste great.
12. **remind** v., to cause to remember
 - a. Ms. Smith was annoyed at having to remind the waitress to bring the check.
 - b. I reminded the client that we are meeting for dinner tomorrow.

Lesson 34 Cooking as a Career

WORDS TO LEARN

accustom

apprentice

culinary

demand

draw

incorporate

influx

method

outlet

profession

relinquish

theme

Study the following definitions and examples.

1. **accustom** v., to become familiar with, to become used to
 - a. Chefs must accustom themselves to working long hours.
 - b. It can be hard to accustom oneself to eating new types of food.
2. **apprentice** n., a student worker in a chosen field
 - a. Instead of attending cooking school, Raul chose to work as an apprentice with an experienced chef.
 - b. The cooking school has an apprentice program that places students in restaurants to gain work experience.
3. **culinary** adj., relating to the kitchen or cooking
 - a. The chef was widely known for his culinary artistry.
 - b. His interest in culinary arts drew him to a commercial foods program.
4. **demand** v., to require
 - a. Theodore was always exhausted because his new job at the restaurant demanded so much of him.
 - b. This style of cooking demands many exotic ingredients and a lot of preparation time.
5. **draw** v., to cause to come by attracting
 - a. We hope the new restaurant will draw other business to the area.
 - b. Matthew was drawn to a career in cooking.

6. **incorporate** v., to unite one thing with something else already in existence
 - a. Coca incorporated the patron's suggestions into her new menu.
 - b. Here are the fresh greens for you to incorporate into a salad.
7. **influx** n., a flowing in
 - a. An influx of new chefs is constantly needed to fill open jobs.
 - b. Due to the rise in popularity of cooking as a career, cooking schools report an influx of applications.
8. **method** n., a procedure
 - a. Gloria perfected a simple method for making croissants.
 - b. Many chefs borrow cooking methods from a variety of cultures and incorporate them into their cooking style.
9. **outlet** n., a means of release or gratification, as for energies, drives, or desires
 - a. Even before he became a professional baker, Jacob used baking as an outlet for frustration.
 - b. Many people find cooking to be a hands-on outlet for their creativity.
10. **profession** n., an occupation requiring considerable training and specialized study
 - a. Cooking is considered as much a profession as is law or medicine.
 - b. Lulu took up cooking as her profession and is very happy with her decision.
11. **relinquish** v., to let go; to surrender
 - a. People find it hard to relinquish their accustomed food preferences and try something new.
 - b. After Claude married Kiki, he had to relinquish his exclusive hold on the kitchen and learn to share the joys of cooking.
12. **theme** n., an implicit or recurrent idea; a motif
 - a. The caterers prepared food for a party with a tropical island theme.
 - b. The restaurant's food and décor demonstrated its southwestern theme.

Lesson 36 General Travel

WORDS TO LEARN

agent	announcement	beverage
board	claim	delay
depart	embarkation	itinerary
luggage	prohibit	valid

Study the following definitions and examples.

1. **agent** n., a representative of a company
 - a. The gate agent will make an announcement when it is time to board the plane.
 - b. You can buy your ticket from the ticket agent at the train station right.
2. **announcement** n., a public notification
 - a. Did you hear an announcement about our new departure time?
 - b. I expect an announcement any time now about a snow emergency at the airport.
3. **beverage** n., a drink other than plain water
 - a. The flight attendant offered all passengers a cold beverage during the flight.
 - b. Hot and cold beverages as well as snacks are for sale in the train's café car.
4. **board** v., to enter a boat, plane, or train
 - a. For security reasons, visitors are not allowed in the area of the airport where passengers board the planes.
 - b. We will board the train for New York in ten minutes.
5. **claim** v., to take as rightful; to retrieve
 - a. Please proceed directly to the baggage arrival area to claim your luggage.
 - b. Lost luggage can be claimed at the airline office.

6. **delay** v., to postpone until a later time
 - a. The bus was delayed due to inclement weather.
 - b. The heavy traffic delayed our arrival at the train station.
7. **depart** v., to go away or leave; to vary from a regular course of action
 - a. After the wedding, the married couple departed for their honeymoon in Morocco.
 - b. We're going to depart from our usual policy and allow you to leave work early one day a week.
8. **embarkation** n., the process of getting on a plane or ship
 - a. Cruise passengers are given a pass for embarkation when they check in at the dock.
 - b. The flight crew must check the passengers' documents before embarkation.
9. **itinerary** n., a proposed route for a journey, showing dates and means of travel
 - a. He planned his itinerary after visiting several travel websites.
 - b. I had to change my itinerary when I decided to add two more countries to my vacation.
10. **luggage** n., suitcases, baggage
 - a. Airlines often limit the amount of luggage each person is allowed to carry.
 - b. Traveling is a lot easier if you bring less luggage with you.
11. **prohibit** v., to forbid by authority or to prevent
 - a. The bus company prohibits people without tickets from boarding the bus.
 - b. Airline regulations prohibit the passengers from having beverages open during takeoff and landing.
12. **valid** adj., having legal efficacy or correctness
 - a. I need to make certain that my passport is valid if we plan to go overseas this December
 - b. These tickets are no longer valid after the date printed on the back.

Lesson 37 Airlines

WORDS TO LEARN

deal with

destination

distinguish

economize

equivalent

excursion

expense

extend

prospective

situation

substantially

system

Study the following definitions and examples.

1. **deal with** v. phrase, to attend to ; to manage; to see to
 - a. Ticket agents must deal courteously with irate customers.
 - b. Sick passengers, frightened children, and rude pilots are just a few of the things cabin attendants have to deal with.
2. **destination** n., the place to which one is going or directed
 - a. The Great Barrier Reef is a popular tourist destination this year.
 - b. Once you have determined your desired destination, we can work toward getting the best airfare.
3. **distinguish** v., to make noticeable or different
 - a. Suki was able to distinguish between the different types of jets on the runway.
 - b. This airline has distinguished itself as one of most reliable in the business.
4. **economize** v., to be careful about spending money
 - a. Since I like to economize when I travel, I always do a thorough Internet search for the best airline ticket prices.
 - b. We decided to economize this year and take our vacation during the off season, when prices are lower.
5. **equivalent** adj., equal
 - a. Carlos used the Internet to search for hotels of equivalent dollar value to the one recommended.
 - b. The food the airline serves in coach class is equivalent to that served in first class.

6. **excursion** n., a pleasure trip; a trip at a reduced fare
 - a. With some time between meetings in London, the company president enjoyed an excursion to Stonehenge.
 - b. The finance officer was pleased to find an excursion for the entire consulting team.
7. **expense** n., something requiring payment
 - a. A luxury vacation involves many expenses.
 - b. If we keep our expenses down, we might have enough money to take a longer trip.
8. **extend** v., to make longer
 - a. The delayed flight extended our wait in the airport.
 - b. We enjoyed the beach so much that we extended our stay another day.
9. **prospective** adj., likely to become or be
 - a. Airlines advertise on travel websites in order to attract prospective customers.
 - b. I narrowed my list of prospective destinations to my three top choices.
10. **situation** n., the combination of circumstances at a given moment
 - a. The airline suggested I check with the State Department regarding the political situation in the country I'm flying to.
 - b. The vast number of different airfares available makes for a complicated situation.
11. **substantially** adv., significantly
 - a. The airline I work for had a substantially higher rating for customer satisfaction than our competitors had.
 - b. The airfares charged by different airlines are not substantially different.
12. **system** n., a functionally related group of elements
 - a. The airline system covers the entire world with flights.
 - b. We need a better system to keep track of how much money we are spending on this vacation.

Lesson 39 Trains

WORDS TO LEARN

comprehensive

deluxe

directory

duration

entitle

fare

offset

operate

punctually

relatively

remainder

remote

Study the following definition and examples.

1. **comprehensive** adj., covering broadly; inclusive
 - a. The conductor has a comprehensive knowledge of rail systems from all over the world
 - b. You can get a comprehensive travel package, including rail passes, if you visit the travel company's website.
2. **deluxe** adj., noticeably luxurious
 - a. My parents decided to splurge on deluxe accommodations for their trip.
 - b. The train station is not near any of the deluxe hotels, so we will have to take a taxi.
3. **directory** n., a book or collection of information or directions
 - a. We consulted the directory to see where the train station was located.
 - b. Mr. Scannel found the telephone number for the local train station in the telephone directory.
4. **duration** n., the time during which something lasts
 - a. Mother lent me her spare jacket for the duration of the trip.
 - b. Despite our personal differences, my roommate and I agreed to be as pleasant as possible for the duration of the train ride.
5. **entitle** v., to allow or qualify
 - a. During the holiday rush, a train ticket entitled the passenger to a ride, but not necessarily a seat.
 - b. The mess the train line made of Pedro's sleeping room reservations entitled him to a free upgrade to a better room.

6. **fare** n., the money paid for transportation
 - a. The train fare has increased since I rode last.
 - b. Pay your fare at the ticket office and you will get a ticket to board the train.
7. **offset** v., to counterbalance
 - a. The high cost of the hotel room offset the savings we made by taking the train instead of the plane.
 - b. By reducing her transportation costs once in the United States, Mrs. Sato offset the cost of getting to this country.
8. **operate** v., to perform a function
 - a. The train operates on a punctual schedule.
 - b. The train only operates in this area at the height of the tourist season.
9. **punctually** adv., promptly; on time
 - a. Please be on time; the train leaves punctually at noon.
 - b. The train usually arrives punctually; I can't imagine what is delaying it today.
10. **relatively** adv., somewhat
 - a. The train is relatively empty for this time of day.
 - b. The train station has been relatively busy for a weekday.
11. **remainder** n., the part that is left; leftover
 - a. The Alaskan frontier has train service in the summer, but for the remainder of the year the tracks are impassable.
 - b. We will move you to a less expensive room and credit the remainder of what you've already paid to your charge card.
12. **remote** adj., far away; not close to populated areas
 - a. I was surprised to find train service to such a remote location.
 - b. We took the train out of the city and found a remote hotel in the country for the weekend.

Lesson 39 Hotels

WORDS TO LEARN

advanced

chain

check in

confirm

expect

housekeeper

notify

preclude

quote

rate

reservation

service

Study the following definitions and examples.

1. **advanced** adj., highly developed; at a higher level
 - a. Since the hotel installed an advanced computer system, all operations have been functioning more smoothly.
 - b. Pablo has been promoted to assistant manager and he is happy with his advanced position.
2. **chain** n., group of enterprises under a single control
 - a. Budget-priced hotel chains have made a huge impact in the industry.
 - b. The hotel being built in Seoul is the newest one in the chain.
3. **check in** v., to register at a hotel; to report one's presence
 - a. Patrons check in at the hotel immediately upon their arrival.
 - b. To know that the conference guests have arrived, we ask them to check in at the registration desk.
4. **confirm** v., to make definite
 - a. Jorge contacted the hotel to confirm his room reservation.
 - b. We automatically send an e-mail to let you know that your travel dates have been confirmed.
5. **expect** v., to consider probable or reasonable
 - a. You can expect a clean room when you check in at a hotel.
 - b. Mr. Kim expected that the bed linens would be changed daily.

6. **housekeeper** n., someone employed to do domestic work
 - a. Eloise's first job at the hotel was as a housekeeper and now she is the manager.
 - b. The desk clerk is sending the housekeeper to bring more towels to your room.
7. **notify** v., to report
 - a. They notified the hotel that they had been delayed in traffic and would be arriving late.
 - b. Lydia notified the hotel in writing that she was canceling her reservation.
8. **preclude** v., to make impossible; to rule out
 - a. The horrible rainstorm precluded us from traveling any further.
 - b. The unexpected cost of the room precluded a gourmet dinner for the travelers.
9. **quote** v., to give exact information on; a quotation
 - a. We were quoted a price of \$89 for the room for one night.
 - b. Call ahead and get a price quote for a week-long stay.
10. **rate** n., the payment or price according to a standard
 - a. The rate for the hotel room is tool high considering how few services are available on-site.
 - b. The sign in the lobby lists the seasonal rates.
11. **reservation** n., an arrangement to set something aside
 - a. I know I made a reservation for tonight, but the hotel staff has no record of
it in the system.
 - b. It is difficult, if not impossible, to get reservations at this hotel at the eight of the summer season.
12. **service** n., useful functions
 - a. The hotel has a number of luxury services like the on-site gym, sauna, pool, and beauty salon.
 - b. Mr.Rockmont called room service to order a late-night snack.

Lesson 40 Car Rentals

WORDS TO LEARN

coincide	confusion	contact
disappoint	guarantee	intend
license	nervously	request
tempt	thrill	tier

Study the following definitions and examples.

1. **coincide** v., to happen at the same time
 - a. My cousin's wedding coincided with a holiday weekend, so it was a perfect time to rent a car and go for a drive.
 - b. Sean was hoping that the days for the special discount on car rentals would coincide with his vacation, but they did not.
2. **confusion** n., a lack of clarity, order, or understanding
 - a. There was some confusion about which rental discount coupons applied to which car rental agency.
 - b. To avoid any confusion about renting the car, Yolanda asked her travel agent to make the arrangements on her behalf.
3. **contact** v., to get in touch with
 - a. Manuel contacted at least a dozen car rental agencies to get the best deal.
 - b. Last night I was contacted by my travel agent who said he had found a better price on a car rental.
4. **disappoint** v., to fail to satisfy the hope, desire, or expectation of
 - a. Leila was disappointed to discover that no rental cars were available the weekend she wished to travel.
 - b. I hate to disappoint you, but I can't allow you to rent a car unless you have a major credit card.

5. **guarantee** v., promise
 - a. The rental agency guarantees that all their cars are in good working order.
 - b. By reserving a car ahead of time, you will be guaranteed the make and model of car that you want.
6. **intend** v., to have in mind
 - a. I never intended to drive to Los Angeles until my brother suggested we do it together.
 - b. Do you intend to return the car to this location or to another location ?
7. **license** n., the legal permission to do or own a specified thing
 - a. First, I'll need to see your driver's license and a major credit card.
 - b. You will need a license in order to run this business.
8. **nervously** adv., in a distressed or uneasy manner
 - a. As we approached the city Lonnie started driving nervously, so I volunteered to drive that part of the trip.
 - b. I looked around nervously the entire time I was in the dark parking garage.
9. **request** v., ask for something politely or formally
 - a. When Sonia reserved her rental car, she requested a luxury model.
 - b. Most rental agencies request that you return the car with a full tank of gasoline.
10. **tempt** v., to be inviting or attractive to
 - a. I am tempted by the idea of driving across the country instead of flying.
 - b. Gina is tempted to rent the smaller car to save a few dollars.
11. **thrill** n., the source or cause of excitement or emotion
 - a. The thought of renting a sports car gave John a thrill.
 - b. Just taking a vacation is thrill enough, even if we are driving instead of flying.
12. **tier** n., a rank or class
 - a. The car rental company had a few tiers of cars, each one costing more than the previous tier.
 - b. If you are on a budget, I suggest you think about renting a car from our lowest tier.

Lesson 41 Movies

WORDS TO LEARN

attainment

combine

continue

description

disperse

entertainment

influence

range

release

representation

separately

successive

Study the following definitions and examples

1. **attainment** n., achievement
 - a. The actress received a lot of attention for her many professional attainments.
 - b. The attainment of an Academy Award validates a performer's career.
2. **combine** v., to come together
 - a. The director combined two previously separate visual techniques.
 - b. The new production company combines the talents of three of Hollywood's best known teams.
3. **continue** v., to maintain without interruption
 - a. The film continues the story set out in an earlier film.
 - b. The search for a star will continue until one is found.
4. **description** n., a representation in words or pictures
 - a. The description of the film did not match what we saw on screen.
 - b. The critic's description of the film made it sound very appealing.
5. **disperse** v., to spread widely, to scatter
 - a. The reporters dispersed after the press agent cancelled the interview with the film director.
 - b. The crowd outside the movie premiere would not disperse until they had seen the movie stars.

6. **entertainment** n., a diverting performance or activity
 - a. The movie was provided for our entertainment.
 - b. There was no entertainment for children of guests at the hotel.
7. **influence** v., to alter or affect
 - a. The editor's style influenced a generation of film editors.
 - b. The producer was able to influence the town council to allow her to film in the park.
8. **range** n., the scope
 - a. The range of the director's vision is impressive.
 - b. What is the price range you are willing to pay for a ticket to the premiere ?
9. **release** v., to make available to the public; to give permission for performance
 - a. The film was finally released to movie theaters after many delays.
 - b. The film's representation of world poverty through the character of the hungry child was quite moving.
10. **representation** n., exemplification; symbolization
 - a. The actor's representation of his character did not seem authentic.
 - b. The film's representation of world poverty through the character of the hungry child was quite moving.
11. **separately** adv., apart
 - a. Each scene of the movie was filmed separately from the others.
 - b. The theater was very crowded so we had to sit separately.
12. **successive** adj., following in order
 - a. The script went through successive rewrites.
 - b. Somehow the successive images were interrupted and had to be edited again.

Lesson 42 Theater

WORDS TO LEARN

action	approach	audience
creative	dialogue	element
experience	occur	perform
rehearse	review	sell out

Study the following definitions and examples.

- action** n., the series of events that form the plot of a story or play
 - The director decided that the second act needed more action and asked the playwright to review the work.
 - The action on stage was spellbinding.
- approach** v., to go near; to move toward
 - The performance approaches perfection
 - The director approached the play from an unusual angle.
- audience** n., the spectators at a performance
 - The audience cheered the actors as they walked off the stage.
 - The playwright expanded his audience by writing for film as well as for stage.
- creative** adj., imaginative or artistic
 - The writer's creative representation of the Seven Deadly Sins was astounding.
 - There are a number of creative people writing for the theater these days.
- dialogue** n., a conversation between two or more persons
 - The actors performed the dialogue without using scripts.
 - The written dialogue seemed great, but was hard to perform.

6. **element** n., fundamental or essential constituent
 - a. The actors performed the dialogue without using scripts.
 - b. The written dialogue seemed great, but was hard to perform.
7. **experience** n., an event or a series of events participated in or lived through
 - a. The experience of live theater is very thrilling.
 - b. Going to the theater was not part of Claude's experience growing up.
8. **occur** v., to take place; to come about
 - a. The murder in the play occurs in the second act.
 - b. It never occurred to me that the wife whom the character referred to was imaginary.
9. **perform** v., to act before an audience, to give a public presentation of
 - a. The theater group performed a three-act play.
 - b. Juan performed the role without forgetting any lines.
10. **rehearse** v., to practice in preparation for a public performance; to direct in Rehearsal
 - a. The players rehearsed for only three weeks before the show opened.
 - b. The director rehearses with the actors ten hours each day.
11. **review** n., a critical estimate of a work or performance; v., writing a criticism of a performance
 - a. The critic's influential review of the play was so negative that it sank the entire production.
 - b. The newspaper sent a rank amateur to review the play.
12. **sell out** v., to sell all the tickets
 - a. The Broadway opening sold out months in advance.
 - b. We expect that this play will be a smash and sell out quickly.

Lesson 43 Music

WORDS TO LEARN

available	broaden	category
disparate	divide	favor
instinct	lively	reason
relaxation	taste	urge

Study the following definitions and examples.

1. **available** adj., ready for use; willing to serve
 - a. In order to understand all the words to the opera, Sue Lin kept an Italian dictionary available at all times.
 - b. The website has an amazing variety of music available for downloading.
2. **broaden** v., to make wider
 - a. Dominique wants to broaden her knowledge of opera history.
 - b. You will appreciate music more if you broaden your tastes and listen to several types of music.
3. **category** n., a division in a system of classification; a general class of ideas
 - a. Jazz is one of many categories of music.
 - b. The works of Mozart are in category by themselves.
4. **disparate** adj., fundamentally distinct or different
 - a. In the song, the disparate voices hauntingly join a blended chorus.
 - b. Religious songs cut across disparate categories of music.
5. **divide** v., to separate into parts
 - a. The music class was evenly divided between those who liked country and western music and those who did not.
 - b. The broad topic of music can be divided into manageable

6. **favor** v., to be partial to
 - a. Sam enjoys the works of several composers but he tends to favor Mozart.
 - b. I'd favor an evening at a jazz concert over an evening at the opera any time.
7. **instinct** n., an inborn pattern that is a powerful motivation
 - a. The student's ability to play the cello was so natural, it seemed an instinct.
 - b. The music lover followed his instincts and collected only music that he enjoyed.
8. **lively** adj., full of energy
 - a. Some people enjoy lively music, whereas others tend to prefer slower types of music.
 - b. The lively dance was fun but very tiring.
9. **reason** n., the basis or motive for an action; an underlying fact or cause
 - a. We'll never understand the reason why some music is popular and some is not.
 - b. There is every reason to believe that Beethoven will still be popular in the next century.
10. **relaxation** n., the act of relaxing or the state of being relaxed; refreshment of Body or mind
 - a. Listening to soothing music before bedtime provides good relaxation.
 - b. He played the piano for relaxation and pleasure.
11. **taste** n., the ability to discern what is excellent or appropriate
 - a. Ella had the taste required to select a musical program for the visiting dignitaries.
 - b. This music does not appeal to my tastes; but I'm old-fashioned.
12. **urge** v., to advocate earnestly
 - a. His mother urged him to study the piano; the rest is musical history.
 - b. Despite my reluctance, my friends urged me to attend an opera.

Lesson 44 Museums

WORDS TO LEARN

acquire	admire	collection
criticism	express	fashion
leisure	respond	schedule
significant	specialize	spectrum

Study the following definitions and examples.

1. **acquire** v., to gain possession of; to get by one's own efforts
 - a. The museum acquired a van Gogh during heavy bidding.
 - b. The sculptor acquired metalworking skills after much practice.
2. **admire** v., to regard with pleasure; to have esteem or respect for
 - a. Raisa, admiring the famous smile, stood before the Mona Lisa for hours.
 - b. I admire all the effort the museum put into organizing this wonderful exhibit.
3. **collection** n., a group of objects or works to be seen, studied, or kept together
 - a. The museum's collection contained many works donated by famous collectors.
 - b. The museum's collection kept two full-time curators busy.
4. **criticism** n., an evaluation, especially of literary or other artistic works.
 - a. According to the criticism of the Victorian era, the painting was a masterpiece; now it is considered merely a minor work.
 - b. The revered artist's criticism of the piece was particularly insightful.
5. **express** v., to give an opinion or depict emotion
 - a. The sculptor was able to express his feelings better through the use of clay rather than words.
 - b. The photograph expresses a range of emotions.

6. **fashion** n., the prevailing style or custom
 - a. According to the fashion of the day, the languid pose of the sculpture was high art.
 - b. The museum's classical architecture has never gone out of fashion.
7. **leisure** n., freedom from time-consuming duties; free time
 - a. The woman took up painting in her retirement, when she had more leisure time.
 - b. Spending a day at an art museum is a form of leisure that many people enjoy.
8. **respond** v., to make a reply; to react
 - a. You should respond to the invitation to attend the museum gala.
 - b. The visitors who viewed those poignant photographs responded emotionally.
9. **schedule** v., to enter in a planner or diary
 - a. We didn't schedule enough time to see all the exhibits that we were interested in.
 - b. The museum is scheduling a collection of works by Japanese masters.
10. **significant** adj., meaningful; having a major effect; important
 - a. The use of lambs to symbolize innocence is significant in Western art.
 - b. The rash of new acquisitions represented a significant change in the museum's policies.
11. **specialize** v., to concentrate on a particular activity
 - a. The art historian specialized in Navajo rugs.
 - b. The museum shop specializes in Ming vases.
12. **spectrum**
 - a. The painting crosses the spectrum from symbolic to realistic representation.
 - b. The whole spectrum of artistic expression was represented in the exhibit.

Lesson 45 Media

WORDS TO LEARN

assignment

constantly

constitute

decision

disseminate

impact

in-depth

investigate

link

politician

subscribe

thorough

Study the following definitions and examples.

1. **assignment** n., something, such as a task, that is assigned
 - a. This assignment has to be turned in before midnight.
 - b. When the reporter is on assignment, research piles up on her desk.
2. **constantly** adv., continually
 - a. An advantage of Internet news reports is that they can be constantly updated.
 - b. People constantly look to the news to keep up-to-date on what is going on in the world.
3. **constitute** v., to be the elements or parts of
 - a. All the different news sources constitute the media industry.
 - b. A talented staff, adequate printing facilities, and sufficient distribution points constitute a successful newspaper.
4. **decision** n., judgment or choice
 - a. The court made the decision to allow the newspaper to print the controversial story.
 - b. Newspaper editors often have to make quick decisions about which stories to publish.
5. **disseminate** v., to scatter widely; to distribute
 - a. The Internet disseminates news more quickly than any newspapers, TV, or the radio can.
 - b. The computer virus was disseminated through the newsroom by reporters sharing terminals.

6. **impact** n., a strong, immediate impression
 - a. The story of the presidential scandal had a huge impact on the public.
 - b. The impact of the news coverage is yet to be known.
7. **in-depth** adj., in complete detail; thorough
 - a. The newspaper gave in-depth coverage of the tragic bombing.
 - b. Ivan's in-depth story on the spread of the disease received praise from many of his colleagues.
8. **investigate** v., to uncover and report hidden information
 - a. Reporters need to thoroughly investigate the facts before publishing their stories.
 - b. Michelle's editor sent her to the capital to investigate the story behind the government scandal.
9. **link** n., an association; a relationship
 - a. The computer links will take you to today's headlines.
 - b. The father-daughter team of reporters is just one example of many family links at this newspaper.
10. **politician** n., a person involved in government activities
 - a. The news media cover the activities of all the major politicians.
 - b. The politician refused to talk to reporters about her private life.
11. **subscribe** v., to receive a periodical regularly on order
 - a. Jill subscribes to a gardening magazine.
 - b. Many people have stopped subscribing to newspapers because they prefer to read the news online.
12. **thorough** adj., exhaustively complete
 - a. The reporters were thorough in their coverage of the vent.
 - b. The story was the result of thorough research.

Lesson 46 Doctor's Office

WORDS TO LEARN

annually	appointment	assess
diagnose	effective	instrument
manage	prevent	recommendation
record	refer	serious

Study the following definitions and examples.

1. **annually** adv., once a year
 - a. Everyone should get a physical exam annually.
 - b. A number of rests are provided annually by my insurance plan.
2. **appointment** n., arrangements for a meeting; a position in a profession
 - a. To get the most out of your appointment, keep a log of your symptoms and concerns.
 - b. The psychiatrist holds an academic appointment at the university hospital as well as having a private practice.
3. **assess** v., to judge or evaluate
 - a. It is a good idea to have a doctor assess your health every one or two years.
 - b. The physical therapist assessed the amount of mobility Ms. Crowl had lost after her accident.
4. **diagnose** v., to recognize a disease; to analyze the nature of something
 - a. After considering the patient's symptoms and looking at his test results, the doctor diagnosed the lump as benign.
 - b. She diagnosed the problem as a failure to follow the directions for taking the medication.
5. **effective** adj., producing the desired effect; being in effect
 - a. Howard was pleased to find that the diet recommended by his doctor was quite effective.
 - b. The new policies, effective the beginning of the fiscal year, change the amount charged to see the physician.

6. **instrument** n., a tool for precise work; the means whereby something is achieved
 - a. The pediatrician tried not to frighten the children with her strange-looking instruments.
 - b. The senior physician carried his instruments in a black leather bag.
7. **manage** v., to handle; to deal with; to guide
 - a. The head nurse's ability to manage her staff through a difficult time caught the hospital administrator's attention.
 - b. By carefully managing their limited resources, the couple found the money for the elective surgery.
8. **prevent** v., to keep from happening; to hinder
 - a. By encouraging teenagers not to smoke, doctors are hoping to prevent many cases of cancer.
 - b. His full caseload prevented the doctor from taking on new patients.
9. **recommendation** n., advice; endorsement
 - a. It is important to follow the doctor's recommendations if you want to improve your health.
 - b. The professor gave her former student a recommendation when he applied for a job at the hospital.
10. **record** n., an official copy of documents
 - a. Ms. Han typed a written request for her medical records.
 - b. The official records kept in the city archives showed that an unusually high number of babies are born in the summer months.
11. **refer** v., to direct for treatment or information; to mention
 - a. I was referred to this specialist by the family practice nurse.
 - b. As soon as Agnes referred to the failed treatment, everyone's mood soured.
12. **serious** adj., very bad or very important; not funny
 - a. Sara's illness is serious but the doctors say they can treat it.
 - b. The patient felt nervous when he saw the serious expression on the doctor's face.

Lesson 47 Dentist's Office

WORDS TO LEARN

aware	catch up	distraction
encouragement	evident	habit
illuminate	irritate	overview
position	regularly	restore

Study the following definitions and examples.

1. **aware** adj., having knowledge
 - a. I was not aware that flossing my teeth could prevent a building up of plaque.
 - b. My dentist made me aware that I should have an appointment twice a year.
2. **catch up** v., to bring up to date
 - a. My dentist likes to take time to catch up before she starts the examination.
 - b. The dental assistant caught up on her paperwork in between patients.
3. **distraction** n., the act of being turned away from the focus
 - a. To provide a distraction from the noise, Luisa's dentist offered her a pair of earphones.
 - b. My dentist is kind enough to provide distractions like television, which take my mind off the procedure.
4. **encouragement** n., inspiration or support
 - a. The perfect checkup was certainly encouragement to keep up my good dental hygiene.
 - b. Let me offer you some encouragement about your crooked teeth.
5. **evident** adj., easily seen or understood; obvious
 - a. The presence of a wisdom tooth was not evident until the dentist started to examine the patient.
 - b. Unfortunately, his poor dental hygiene is evident from a distance.

6. **habit** n., a customary manner or practice
 - a. The toddler's father stressed the importance of toothbrushing in hopes of establishing a good habit.
 - b. The patient had a habit of grinding his teeth during his sleep.
7. **illuminate** v., to provide or brighten with light
 - a. The dark recesses of the mouth can only be seen clearly when illuminated with a lamp.
 - b. Let me turn on more lights to properly illuminate the back teeth.
8. **irritate** v., to chafe or inflame, to bother
 - a. The broken tooth rubbed against my tongue, irritating it.
 - b. Hannah's gums are irritated by foods that are very cold or very hot.
9. **overview** n., a summary; a survey; a quick look
 - a. I did a quick overview of your teeth and they look in good shape.
 - b. An overview of your dental records shows a history of problems.
10. **position** n., the right or appropriate place
 - a. Let me tilt your head to a more comfortable position for you.
 - b. The position of the chair can be adjusted to a range of heights.
11. **regularly** adv., occurring at fixed intervals
 - a. She brushes regularly after every meal.
 - b. I have to remind my son regularly to brush his teeth.
12. **restore** v., to bring back to an original condition
 - a. The cleaning restored the whiteness of my teeth.
 - b. I will talk to my dentist about whether she knows any procedure to restore the parts of my teeth that I have ground away.

Lesson 48 Health Insurance

WORDS TO LEARN

alternative	aspect	concern
emphasize	incur	personnel
policy	portion	regardless
reimburse	suit	treatment

Study the following definitions and examples.

1. **alternative** adj., allowing a choice; other
 - a. To lower the cost of health insurance, my employer chose an alternative method of insuring us.
 - b. I'd like to discuss alternative treatments before I agree to anything.
2. **aspect** n., a feature element; an appearance
 - a. The right to choose their own doctor is an important aspect of health coverage for many people.
 - b. The aspect of HMOs that people most dislike is the lack of personal service.
3. **concern** n., anxiety; worry
 - a. Whenever I have health concerns, I call my doctor.
 - b. The rising cost of health care is of great concern to many people.
4. **emphasize** v., to stress
 - a. The nurse emphasized the importance of eating a balanced diet.
 - b. The new insurance plan emphasizes wellness by providing reimbursement for health club memberships.
5. **incur** v., to become subject to
 - a. I incurred substantial expenses that my health plan does not cover.
 - b. Dominic incurs the cost of a co-payment at each doctor's visit.

6. **personnel** n., a group of employees or workers
 - a. The office manager insisted that she needed more personnel to finish the project on time.
 - b. The employee went to see the director of personnel about taking an extended leave of absence.
7. **policy** n., a set of rules and regulations
 - a. Company policy did not provide for overtime pay.
 - b. The company's insurance policy did not cover cosmetic surgery.
8. **portion** n., a section or quantity within a larger thing; a part of a whole
 - a. A portion of my benefits is my health care coverage.
 - b. I am keeping a record of the portion of my income I spend on health care.
9. **regardless** adv., in spite of
 - a. Regardless of the cost, we all need health insurance.
 - b. I keep going to the same doctor, regardless of the fact that she does not take my pain seriously.
10. **reimburse** v., pay back money spent for a specific purpose
 - a. The insurance company may not reimburse you for the entire cost of your medical care.
 - b. The insurance company reimbursed Donald for the cost of his trip to the emergency room.
11. **suit** v., to be appropriate; to satisfy
 - a. This insurance plan doesn't suit our family as it doesn't cover well-baby care.
 - b. I have finally found a health plan that suits my needs.
12. **treatment** n., care provided for a medical condition
 - a. Karl's health greatly improved under his new doctor's treatment.
 - b. The treatment that the doctor recommended was expensive and not really effective.

Lesson 49 Hospitals

WORDS TO LEARN

accompany

admit

authorize

designate

escort

identify

mission

pertinent

procedure

result

statement

surgery

Study the following definitions and examples.

1. **accompany** v., to go with
 - a. It is a good idea to ask a friend or relative to accompany you to a doctor's appointment when serious treatments will be discussed.
 - b. Detailed instructions accompany most medications.
2. **admit** v., to permit to enter
 - a. The injured patient was admitted to the unit directly from the emergency room.
 - b. The staff refused to admit the patient until he had proof of insurance.
3. **authorize** v., to approve
 - a. The doctor suggested that she check with her insurance company to make sure it would authorize a lengthened hospital stay.
 - b. We cannot share the test results with you until we have been authorized to do so by your doctor.
4. **designate** v., to indicate or specify
 - a. The labels on the bags designated the type of blood they contained.
 - b. On her admittance form, Grandmother designated Aunt Tessa as her chief decision-maker.
5. **escort** n., a person accompanying another to guide or protect
 - a. Let's see if there is an escort available to take you to the parking garage.
 - b. You cannot leave the unit on your own; you'll have to wait for an escort.

6. **identify** v., to ascertain the name or belongings of
 - a. The tiny bracelets identified each baby in the nursery.
 - b. Your medical records are all marked with your patient number to identify them in case of a mix-up.
7. **mission** n., an inner calling to pursue an activity or perform a service
 - a. The hospital chaplain took as his mission to visit every patient admitted each day.
 - b. The nurse explained that the mission of everyone in the unit was to make sure the patients got well as soon as possible.
8. **pertinent** adj., having relevance to the matter at hand
 - a. You should mention any pertinent health issues to the staff before you are admitted for surgery.
 - b. The patient's health record contained pertinent information, like the dates of all his inoculations.
9. **procedure** n., a series of steps taken to accomplish an end
 - a. The surgical procedure can now be done in half the amount of time it took even five years ago.
 - b. Call the hospital to schedule this procedure for tomorrow.
10. **result** n., an outcome
 - a. Your lab results won't be ready for hours.
 - b. The scientific results prove that the new procedure is not significantly safer than the traditional one.
11. **statement** n., an accounting showing an amount due; a bill
 - a. The billing statement was field with the insurance company last month.
 - b. Check with your doctor's office for an original statement; we cannot process a faxed copy.
12. **surgery** n., a medical procedure that involves cutting into the body
 - a. The development of medical technology has made surgery much easier on the patient.
 - b. Miranda had to stay in the hospital for several days following the surgery.

Lesson 50 Pharmacy

WORDS TO LEARN

consult

control

convenient

detect

factor

interaction

limit

monitor

potential

sample

sense

volunteer

Study the following definitions and examples.

1. **consult** v., to seek advice or information of
 - a. The doctor consulted with a specialist before writing a new prescription.
 - b. May I consult with you about a drug interaction case I have ?
2. **control** v., to exercise authority or power over
 - a. To control the cost of this medication, you may get the generic version.
 - b. Please take your medication every day to control your high blood.
3. **convenient** adj., suited or favorable to one's purpose; easy to reach
 - a. Is this a convenient location for you to pick up your prescription ?
 - b. It is convenient to have a pharmacy right across the street from my doctor's office.
4. **detect** v., to discover or ascertain
 - a. My doctor put me through some simple tests to detect if I have asthma.
 - b. I have to keep track of my sleep patterns to detect how many times I get up in the night.
5. **factor** n., a contribution to an accomplishment, a result, or a process
 - a. Taking medications as directed is an important factor in getting well.
 - b. Could my cat be a factor contributing to my asthma ?
6. **interaction** n., a mutual activity
 - a. My pharmacist was concerned about the interaction of the two medications I was prescribed.
 - b. The interaction between the patient and the doctor showed a high level of trust.

7. **limit** n., the point beyond which something cannot proceed
 - a. My prescription has a limit of three refills.
 - b. My health plan authorization sets a limit on which health care providers I can see without their permission.
8. **monitor** v., to keep track of
 - a. The nurse practitioner carefully monitors the number of medications her patients are taking.
 - b. The patient had weekly appointments so that the doctor could monitor her progress.
9. **potential** adj., capable of being but not yet in existence; possible
 - a. To avoid any potential side effects from the medication, be sure to tell your doctor all the drugs you are currently taking.
 - b. Given the potential delay in getting reimbursed by the health plan, why don't we just fill one prescription today?
10. **sample** n., a portion, piece, or segment that is representative of a whole
 - a. The pharmacist gave Myra a few free samples of the allergy medication.
 - b. A sample of the population taking the new medicine was surveyed to determine whether it caused side effects.
11. **sense** n., a judgment; an intellectual interpretation
 - a. The doctor had a good sense about what the problem was but wanted to get a second opinion.
 - b. I got the sense it would be better to get my prescription filled right away.
12. **volunteer** v., to perform a service by choice or without being asked
 - a. My doctor volunteered to call the drugstore, so my medication would be waiting for me.
 - b. Since Tom was feeling so unwell, his son volunteered to pick up his prescription at the pharmacy for him.