

Unit 41

1 Complete the TV news report using words from the box in the correct form.

intrusion scandal allegation deserve exclusive privacy allege coverage tabloid

There is continued (1) _____ in the newspapers today of the latest (2) _____ to hit the Democratic Party. However, the minister who is (3) _____ to have awarded a government contract to a company owned by his brother, has hit back at his critics. 'I have done nothing illegal, and do not (4) _____ this', he said. He went on to attack the press for an unjustified (5) _____ into his private affairs, and asked them to respect the (6) _____ of his family. This seems unlikely, as the newspaper who printed the (7) _____ story last week refuses to back down, and the rest of the (8) _____ are now making similar (9) _____.

A Z more words: a **household** name, prominent, **high-ranking** officers/politicians, stalker/stalking, **hounded** by the press, the **gutter** press

Unit 42

1 Rewrite the sentences using the words in capitals. The meaning must remain the same.

- 1 We had a discussion about socialist policies. WING _____
- 2 They don't want the situation to change. STATUS _____
- 3 I don't know who's controlling the situation. DRIVING _____
- 4 We'll study the document carefully. MICROSCOPE _____
- 5 I wouldn't be in favour of the proposal. OPPOSED _____
- 6 He created the basic principles for the policy. FOUNDATIONS _____
- 7 In our company, everyone has the same rights. EQUALITY _____
- 8 The prime minister is making good progress. DIRECTION _____

A Z more words: **floating** voter, **cast** your ballot, a **close-run** election, **sweep** to victory, a **landslide** win/victory, exit poll

Unit 43

1 Complete the definitions.

- | | |
|---|--|
| 1 sniper = a person who _____ at someone from a hidden position | 6 desert somewhere = _____ somewhere |
| 2 scarce = not readily _____ | 7 random = happening _____ any definite or regular _____. |
| 3 grim = very _____ | 8 seige = a _____ operation in which an _____ surrounds a town and tries to _____ it |
| 4 rubble = broken _____ from a building | |
| 5 shell = a metal case full of _____ | |

A Z more words: crossfire, curfew, irreconcilable, call a **truce**, ambush

44 I can explain job benefits

Word/phrase	Meaning
benefits	advantages a company offers in addition to the salary. SYN perks INF.
benefits package	a number of benefits that are offered together.
relocation allowance	relocation the process or act of moving to a new place to work. allowance money paid to sb to help them, either on a regular basis or for a particular purpose (food/fuel allowance).
performance-related bonus scheme	performance-related linked to how well sb does in their job. bonus extra money paid to sb, often annually or as a reward for sth. scheme an official plan.
company pension scheme	money paid regularly by a company to help sb when they retire (also government pension or personal/private pension).
maternity/paternity leave	maternity leave a period when a woman temporarily leaves her job to have a baby; paternity leave a short period off work allowed to a new father.
expenses	the money sb spends while working that the employer pays back to them later (travel/travelling expenses).
30 days' holiday entitlement	a thing sb has a right to (often expressed as an amount sb has a right to receive). be entitled to sth v.
comprehensive healthcare provision	comprehensive including everything or almost everything (comprehensive car/travel/health insurance). healthcare the service of providing medical care (also childcare = the care and supervision of small children). provision the act of providing sth (here, private health insurance).
subsidized canteen	If sth is subsidized , it is partly paid for by an organization in order to make it cheaper for the people who use it. canteen a place where food is served in a company or school.

1 Find six phrases from the words in the box.

travel subsidized maternity pension healthcare relocation
leave allowance canteen expenses scheme provision

2 Write down:

- 1 three types of insurance you can have: _____ , _____ , _____ .
- 2 three types of allowance you can have: _____ , _____ , _____ .
- 3 three types of pension you can have: _____ , _____ , _____ .
- 4 two types of care that may be provided: _____ , _____ .

3 Complete the information from this job advertisement with suitable words.

As you would expect from a high-performing council, we offer excellent (1) _____ including:

- government (2) _____ scheme • performance- (3) _____ bonus scheme
- generous holiday (4) _____ • relocation (5) _____
- healthcare (6) _____ • subsidized (7) _____ with excellent food



Remember to test yourself

45 I can describe ways of working

A Freelance work: the pros and cons

- 😊 you are not **accountable to** anyone but yourself
- 😊 working for a number of employers gives you an **insight into** different companies
- 😊 it can be more **lucrative**, and it's good not to have to rely **solely** on one company
- 😊 working from home makes it easier to **juggle** work and family responsibilities

- 😢 no **guaranteed** income and no **additional** financial benefits (e.g. a company pension)
- 😢 you will **encounter** quiet periods, a **degree of** isolation, and perhaps loneliness
- 😢 work can **encroach upon** your home life and your free time

Glossary

the pros and cons

the advantages and disadvantages/drawbacks.
accountable to sb expected to explain all your actions to sb if asked (if you are **not accountable to anyone** you are **your own boss**).

insight into sth

a clear understanding of what sth is like.

lucrative

producing a large amount of money.

solely

only; not involving sb/sth else (**be solely responsible for sth**). try to manage and balance different jobs and activities in order to fit them successfully into your life.

juggle sth

promise that sth will happen. **guarantee** **N**.

additional

more than has been experienced or mentioned before.

SYNS **extra**, **further**.

encounter sth

experience sth, especially problems or opposition.

encroach upon sth

FML affect or use up too much of sb's time, rights, personal life, etc.

spotlight **degree**

A **degree of sth** is a certain level or amount of sth, and it is commonly used in certain expressions or patterns:

It requires a degree of skill.

I have a greater degree of freedom.

I can do what I like, to a degree. SYN **to an extent**.

1 Replace the underlined words with a word or phrase that has a similar meaning.

- 1 I experienced a few problems.
- 2 There is a certain amount of stress.
- 3 I was my own boss.
- 4 It gave me an understanding of how the company works.
- 5 Initially she had to balance a full-time career with looking after a family.
- 6 There are various advantages and disadvantages.

2 Complete the text with suitable words.

I was a freelance designer for 10 years. I liked being my own (1) _____ and enjoyed the fact that I was (2) _____ responsible for everything I did. Like all freelancers, I (3) _____ a certain (4) _____ of isolation, but I didn't mind that, and the work was quite (5) _____. So I was able to buy a nice house. However, once I had children the work did (6) _____ upon my family life, so in the end I went back to a regular job with a (7) _____ income, plus the (8) _____ benefits of a company car and pension.

3 **ABOUT YOU** Have you ever worked freelance? If so, did you enjoy the same advantages and encounter similar problems? Write your answers or talk to another student.

B Working in a team: the pros and cons

- 😊 a common goal is good for **morale** and **fosters team spirit**
- 😊 collaboration and **mutual** feedback are **fulfilling** and make people feel **valued**
- 😊 **pooling** diverse skills is generally more productive

- 😢 if someone doesn't **fit in**, it can be **disruptive** and can **undermine** the work of the team
- 😢 teams can **stifle** individual **enterprise** and **initiative**

Glossary

common goal	a goal shared by two or more people.
morale	the feeling of confidence and enthusiasm that a person or group has at a particular time (boost morale = improve morale).
foster sth	help sth to develop. SYNS encourage sth, promote sth .
team spirit	the desire among a group to work together and help each other.
collaboration (with sb)	the act of working with others to produce sth.
mutual	used to describe a feeling that two people have for each other equally (mutual respect/trust).
fulfilling	giving personal satisfaction. SYN rewarding .
value sb/sth	think that sb/sth is important.
pool sth	collect money, ideas, etc. from different people so it or they can be used by all of them (pool resources).
fit in (with sb/sth)	be accepted in a situation by the others in a group.
disruptive	causing problems, and making it hard to continue with sth. disrupt sth v.
undermine sb/sth	make sb/sth gradually weaker or less effective (undermine sb's confidence/authority).
stifle sth	stop sth from happening or developing (stifle creativity).
enterprise	the ability to think of new ideas and make them successful.
initiative	the ability to take decisions and act alone (use your initiative).

4 Positive or negative? Write P or N.

- 1 He showed enterprise. _____ 3 I don't feel valued. _____ 5 It boosted my confidence. _____
2 She was disruptive. _____ 4 It undermined my confidence. _____ 6 My boss stifles my creativity. _____

5 Find six phrases from the words in the box.

team boost mutual pool undermine stifle spirit
respect resources creativity your authority morale

6 Rewrite the sentences without using the underlined words. Keep the meaning the same.

- He wasn't accepted by the others. He didn't _____.
- She can act on her own. She can use _____.
- I find the work very rewarding. I find the work very _____.
- They did most of it together. There was a lot of _____.
- They shared the same aim. They had a _____.
- We think it will promote team spirit. We think it will _____.
- We can collect ideas from different people. We can _____.
- They have a lot of respect for each other. They have a lot of _____.



Remember to test yourself

46 I can talk about the business world

A Business takeovers

Warburg takeover imminent

The battle for Warburg Glass may soon be over. **Former** chairman Matthew Cavendish is now **mounting** a fresh challenge, and has made a **joint bid** for the company with the **backing** of the powerful EPS group. The company has already **rejected** one offer, but an improved **takeover** bid would be attractive to **shareholders** in view of the company's poor recent **dividends**. City analysts believe Cavendish could **clinch the deal** within weeks, and possibly **set off** a new round of **mergers and acquisitions**.

Glossary

imminent	likely to happen soon.
former	having a particular position in the past (former president/boss).
mount sth	organize and begin sth (mount a challenge/campaign).
joint	involving two or more people (joint account/venture). jointly ADV.
bid	an offer to pay a particular price for sth (make a bid for sth). bid v.
backing	help. SYN support . back sb/sth v.
reject sth	refuse to accept sth. SYN turn sth down . rejection N.
shareholder	a person who owns shares in a business or company.
dividend	a portion of a company's profits that is given to shareholders.
clinch sth	succeed in achieving or winning sth (clinch a deal/victory).
set sth off	start a process or series of events.

1 Complete the words in the sentences.

- If we're lucky, we'll c_____ the deal next week.
- He wants to buy the company and has already made one b_____.
- If there is more uncertainty, it will s_____ off another wave of selling.
- Sir Michael is preparing to m_____ a challenge for the leadership.
- The takeover hasn't happened yet, but it's i_____.
- If the d_____ is only 50 cents a share, the s_____ won't be happy.

spotlight *merger, takeover, and acquisition*

In a **merger**, two companies agree to join and form a single company. In a **takeover**, one company buys the shares of another public company. The companies may or may not agree to the deal. If they agree, it is a **friendly takeover**; if not, it is a **hostile takeover**. In an **acquisition**, one company buys another company which cannot offer its shares for sale to the public.

2 Complete the dialogues with a suitable word.

- Are you doing this on your own? ~ No, it's a _____ venture with ECL.
- They didn't reject it, did they? ~ Yes, they _____ it _____.
- Has he bought another company? ~ Yes, that's three _____ this year.
- Is she your current boss? ~ No, she's my _____ boss.
- Is another _____ bid imminent? ~ Yes, before the end of the week.
- Are they forming a single company? ~ Yes, there is going to be a _____.
- Was it a friendly takeover? ~ No, it was a _____ takeover.
- Do they need your support? ~ They already have my _____.



B Describing business activity

The table includes many phrases that are commonly used in a figurative sense.

Word or phrase	Example	Meaning
go under	<i>The company may go under.</i>	INF go out of business. SYN go bankrupt .
wind sth up	<i>The board may have to wind up the company.</i>	stop running a business and close it completely.
step down/aside	<i>The chairman had to step down.</i>	leave an important job.
tighten your belt	<i>If there is a recession, we will all have to tighten our belts.</i>	spend less money because there will be less available.
go down that road	<i>The company doesn't want to go down that particular road.</i>	take a particular course of action.
wriggle out of sth / doing sth	<i>They are trying to wriggle out of their obligation to customers.</i>	INF, DISAPPROVING avoid doing sth that you should do.
lure sb	<i>The company is trying to lure passengers away from its rivals.</i>	DISAPPROVING persuade or tempt sb to do sth by offering them a reward. SYN entice sb .
not take sth lying down	<i>You can be sure that BA won't take this situation lying down.</i>	not accept a bad situation without a fight or protest.
tip the balance 	<i>The city's transport links could tip the balance in their favour.</i>	affect the result of sth in one way rather than another.
fuel sth	<i>The situation is fuelling fears that prices could rise again.</i>	increase sth and make it stronger (fuel fears/inflation).
the dust settles	<i>Wait until the dust settles.</i>	the situation becomes clearer and less disturbed.
on the cards	<i>A takeover bid is on the cards.</i>	likely to happen.

3 Is the meaning in the sentences the same or different? Write S or D.

1 Don't try and wriggle out of this.	Don't try and interfere in this.	
2 We won't go down that road.	We won't take that lying down.	
3 He decided to step down.	He decided to give up the job.	
4 We may need to tip the balance.	We may need to tighten our belts.	
5 Are they trying to lure customers away?	Are they trying to entice customers away?	
6 Wait until the situation is clearer.	Wait until the dust settles.	
7 We could go under.	We could go bankrupt.	
8 He could wind up the company.	He could expand the company.	

4 Complete the text with suitable words.

The decision by Globus Airlines to open up new routes across the Atlantic is clearly an attempt to (1) _____ customers away from competitors. Closest rival MEDINA has already stated it will not take this move (2) _____ down, but it may have to reduce its prices to tip the (3) _____ once again in its favour. For consumers, of course, this may sound like good news. But is it? If a price war is on the (4) _____, it will soon start to (5) _____ fears that eventually smaller companies will either go (6) _____ or be taken over. In the long term this may not be good news. We will have to wait and see who is still standing when the dust finally (7) _____.



Remember to test yourself

47 I can talk about money markets

Do Unit 46 first

A Expressing movement in markets

Word	Example	Meaning
soar	Share prices have soared .	rise suddenly and quickly. SYN rocket .
surge (in sth)	The market is now expecting a surge in the value of the euro.	a large and sudden increase in the amount or value of sth. surge v.
gain	The dollar made significant gains .	an improvement or increase. OPP loss .
hike	Another hike in the rate is possible.	INF a sudden or significant increase in the level or amount of sth. OPP cut .
strengthen	The yen will strengthen .	become stronger. OPP weaken .
rally	The pound rallied later in the day.	increase in value after a period when it has fallen. SYN recover / bounce back .
buoyant	The market is still buoyant .	confident, successful, and staying at a high level. SYN healthy .
snap sth up	The advice is to snap up the shares while you can.	buy sth quickly, usually while it is cheap or available.
plummet	The value may plummet even more.	fall suddenly and quickly. SYN plunge .
slump	The price has slumped to its lowest level.	fall by a large amount. slump N (economic slump OPP economic boom).
slash sth	The Federal Reserve has slashed the discount rate.	reduce sth by a large amount.
wipe sth off sth	The recession has wiped billions off the stock markets round the world.	remove sth from sth, quickly and completely.
turmoil	The market is still in turmoil .	a state of great confusion.
volatile	The market remains volatile .	likely to change suddenly. volatility N.
turbulence	There is likely to be short-term turbulence in the market.	a lot of sudden change (also a bumpy ride INF). turbulent ADJ.

1 Good or bad news for a company with shares listed on the stock market? Write G or B.

- 1 We saw a surge in the share value. _____
- 2 Millions were wiped off the value. _____
- 3 The company has slashed dividends. _____
- 4 Investors are snapping up shares. _____
- 5 Shares rallied yesterday. _____
- 6 Shares are in for a bumpy ride. _____

2 Replace the underlined word with an opposite.

- 1 The pound is strengthening. _____
- 2 Analysts expect a cut in the interest rate. _____
- 3 It could lead to an economic boom. _____
- 4 The share price has soared. _____
- 5 The market is very stable. _____
- 6 The market made significant losses. _____

3 Replace the underlined word(s) with a synonym.

- 1 The market remains quite healthy. _____
- 2 The dollar recovered slightly. _____
- 3 The share price rocketed. _____
- 4 Shares plunged to their lowest value. _____
- 5 The markets are in total confusion. _____
- 6 The market is very unstable. _____



B Reasons to buy and sell shares

Investors may be given **contradictory** advice about the right time to invest in **equities**. Here, for example, are the thoughts of two experts in the autumn of 2007.

I would be looking to buy. There is good global growth which will **underpin** **corporate** profit, and many companies are currently looking strong with few significant **debt burdens**. Current **yields** may be low, but the **underlying outlook** is healthy.

I would be more cautious. There is a huge credit **bubble** at the moment. As the debt expands, bank lending will **dry up**. There has also been a surge in the yen, which could **trigger** more selling and put markets **under pressure**.

Glossary

investor	a person who buys land, shares, etc. in order to make a profit. invest v.
contradictory	saying two different and opposing things. syn conflicting, contradiction n. contradict sb/sth v.
equities	pl. company shares which do not pay a fixed rate of interest.
underpin sth	support or form the basis of sth.
corporate	connected with a large business company. corporation n.
debt burden	the responsibility of having to pay back a lot of money.
yield	the total profit or income you get from a business or investment.
underlying	(in finance) An underlying number or situation shows what the true amount or level of sth is.
outlook	the probable future for sth.
bubble	(in finance) a temporary and fragile situation caused by a rapid increase in sth (the bubble will burst = the situation will end, and people will lose money).
dry up	If sth dries up , there is gradually less and less of it.
trigger sth	cause sth to happen.
under pressure	suffering from strain.

- 4 One letter in one word is missing, unnecessary, or wrong. Find the error and correct it.

- Analysts are worried that the debit burden is increasing. _____
- Many believe the credit bubble has already burnt. _____
- He has just contadicted what he told me earlier. _____
- The surge in the stock market is good news for inventors. _____
- Solid growth should underpne the economy. _____
- The company is planning to move its corporale headquarters. _____
- Would you advise me to invest in equiries at the moment? _____
- Some people have received record fields on their investment. _____

- 5 Complete the sentences using words from the box.

bubble	conflicting	under	invest
debt	underlying	advice	equities
pressure	outlook	burden	burst

- On the surface the _____ seems uncertain, but the _____ situation is good.
- They borrowed a lot of money so there is still a significant _____.
- They said different things, so I was given _____.
- There is always a risk if somebody chooses to _____ in _____.
- If the banks go on lending more money, the credit _____ could _____.
- If shares continue to lose value, the market is put _____.



Remember to test yourself

48 I can talk about personal finance

A Spending and saving

Are you good at looking after your money? For instance, do you:

- ⌚ keep a record of your **outgoings**, e.g. **debit card** payments, or **lose track** of what you spend?
- ⌚ keep your account **in credit** all the time, or are you sometimes **overdrawn**?
- ⌚ pay your credit card bills promptly, or do you allow debts to **mount up**?
- ⌚ check all the **transactions** in your **bank statements**, or do you just ignore them?
- ⌚ think you're **thrifty**, or do you **squander** large **sums** of money?

Glossary

outgoings	PL the money a person or business has to spend regularly. OPP income .	transaction	a piece of business between people. (Here, it is putting money into your account or taking it out . SYN withdrawing it.)
debit card	a plastic card used for taking money directly from your bank account.	bank statement	a record of the money paid into and out of a bank account.
lose track of sth/sb	not have information about what is happening or where sth/sb is. OPP keep track of sth/sb .	thrifty	careful about spending money. OPP extravagant .
credit	If you are in credit , there is money in your account. OPP overdrawn / in the red INF. (If you are overdrawn , you have an overdraft .)	squander sth	waste sth, especially money or time, in a careless way.
mount up	increase gradually in size. SYN build up / accumulate .	sum (of sth)	an amount of money.

spotlight Bank accounts

A **current account** gives immediate access to your money, but pays little interest. A **deposit** or **savings account** pays more interest but without such quick access.

1 Complete the sentences with suitable words.

- 1 I'm afraid I track of card payments because I forgot to write them down. When I get my monthly bank , I can see all the
- 2 I keep a reasonable amount of money in my account – just enough to keep it in – but I put most in a account where I get more interest.
- 3 I didn't track of my outgoings this month, and now I'm in the
- 4 I'm the sensible one with money – very My brother isn't; he's very

2 Complete each dialogue with a single word.

- 1 Did you take some money out? ~ Yes, I £100.
- 2 Is there money in your account? ~ No, I'm afraid I'm
- 3 Do you know what you spend? ~ Yes, I keep a record of all my
- 4 Have you spent too much this month? ~ Yes, and now I've got an
- 5 Do you always pay credit card bills? ~ Yes, otherwise debts can up.
- 6 Does he spend his money carefully? ~ No, he most of it.



Remember to test yourself

B Looking after your money

Creating a personal budget

FEW PEOPLE bother to **budget**, which is why so many are in debt. You must **calculate** the total amount of money coming in **per** month, and the total going out, both regular outgoings and all other expenses. Then, **subtract** the expenses from the income. If there's a **surplus**, don't spend it: that is your emergency **fund** to keep for **contingencies**.

Glossary

budget	plan how much to spend and what to spend it on (a budget is the amount of money available to spend, with a plan for spending it).
calculate sth	use numbers to find a total number, amount, or distance. SYN work sth out , calculation N.
per	for each (used to express the cost or amount of sth for each person, period of time, etc.).
subtract sth from sth	take one number from another to calculate the difference. SYN take sth away from sth .

If there is a **shortfall**, then you must take action. Consider where you can **economize** and **make cutbacks**. Be ruthless, and don't expect anyone else to **subsidize** you and **bail you out**.

spotlight **surplus**

A **surplus** is more of something than is necessary. If it is money, the opposite is a **deficit**; if it is food, petrol, etc., the opposite is a **shortage**.

fund	an amount of money available for a particular purpose.
contingency	sth that may or may not happen (contingency plans / a contingency fund).
shortfall	the difference between what you have and what you need.
economize	reduce the amount of money, time, goods, etc. that you use. SYN make cutbacks .
subsidize sb	give money to sb to help them pay for sth. subsidy N.
bail sb out	rescue sb from a difficult situation, often with money.

3 Circle the odd one out, then say what the other two words have in common.

- | | | | |
|----------------|------------------|---------------------------|-------|
| 1 a) shortfall | b) surplus | c) deficit | _____ |
| 2 a) shortage | b) contingency | c) shortfall | _____ |
| 3 a) economize | b) take away | c) subtract | _____ |
| 4 a) economize | b) make cutbacks | c) make contingency plans | _____ |
| 5 a) deficit | b) fund | c) budget | _____ |
| 6 a) work out | b) calculate | c) economize | _____ |

4 Complete the texts with suitable words.

The floods in the spring are now causing severe food (1) _____ throughout the country, and this will leave many farmers with a significant (2) _____ in their income. A few lucky ones may have a (3) _____ fund to help them, but the majority will no doubt be hoping for a government (4) _____ to (5) _____ them out.

I'm not very careful with money and don't often (6) _____, but I decided to keep a record of my regular outgoings each month. At first I found it quite difficult to (7) _____ all my other expenses, but I managed it after a while. I realized I had a bit of a (8) _____ whenever I had to pay large bills, and would need to make (9) _____. The most obvious place to start was the car, as it was costing me £100 (10) _____ month.



Remember to test yourself

49 I can discuss time management

A Tips for time management

Time management questionnaire

- Do you **jot down** a list of jobs to do on a daily **basis**, and then **prioritize** them?
- Do you prioritize **ruthlessly**, deciding which tasks you have to **accomplish** that day?
- Do you **stick to** your priorities, **no matter what** happens?
- Do you try to **anticipate** so that you can **schedule** your tasks better?
- Do you **delegate** responsibilities as far as possible?
- Do you set yourself **rigorous** time limits for tasks, and stick to them?

Glossary

jot sth down	write sth quickly.
basis	a particular way in which sth is organized or done (on a day-to-day basis, on a daily/weekly/regular basis).
prioritize	put tasks, problems, etc. in order of importance and do the most important first. priority N (high/low/top priority).
ruthlessly	in a determined and firm way.
accomplish sth	succeed in doing or completing sth. SYN achieve sth.
stick to sth	continue doing sth despite difficulties.
anticipate sth	expect sth will happen and prepare for it. anticipation N.
schedule sth	arrange for sth to happen at a particular time. schedule N.
delegate sth (to sb)	give part of your work to sb, especially sb in a lower position.
rigorous	strict and severe.

1 Circle the correct word(s). More than one word may be correct.

- Once you have prioritized / accomplished your daily list, make sure you do it all.
- You need to be rigorous / ruthless when deciding what the priorities are.
- You need to set a time limit, no matter what / whatever happens.
- I tend to check emails on a daily basis / base, wherever / whatever I am in the world.
- The organizers hadn't scheduled / anticipated how many people would want to attend.

2 Complete the dialogues.

- How often do you review the figures? ~ Usually on a monthly _____.
- He won't give up, even if it's hard. ~ I know, he always _____ to the task.
- Were you surprised Jack was angry? ~ Yes. I didn't _____ that at all.
- Has the meeting time been fixed? ~ Yes, it's _____ for 4.00 today.
- You should get your assistant to do it. ~ I know, I should _____ work more often.
- Have you got my email address? ~ No, let me just _____ it down.
- Will you finish the project this week? ~ Yes, I'll do it no _____ what happens.
- It's been a huge achievement. ~ Yes, we've _____ a great deal.

3 ABOUT YOU Write answers to the questionnaire, or ask another student.

spotlight **no matter what, whatever**

No matter what (when, etc.) means 'it doesn't matter what (when, etc.)' or 'it isn't important what (when, etc.)'. You can sometimes paraphrase it with **whatever** (whenever, etc.).

No matter what happens, don't panic.

= **Whatever** happens, don't panic.

You'll find work **no matter where** you are.

= **wherever** you are



B Email stress

Email stress: the new office workers' plague

Over a third of workers say they are **inundated** with a **never-ending stream** of emails and are **stressed out** by the pressure to respond to them **promptly**. Research has found that some employees check their emails every few minutes, leaving them frustrated and **unproductive**. Females feel particularly **hard-hit** by the **deluge**. 'Email is an amazing tool, but it's **got out of hand**', says researcher Karen Renaud. She adds that when you **break off from** what you are doing to read your emails, you lose your **train of thought**. The advice is to **set aside** two or three specific email-reading times each day.



Glossary

inundated (with sth)	given so many things that you cannot deal with them. SYNS overwhelmed , swamped .
never-ending	seeming to last for ever. SYN interminable .
stressed out	INF too anxious and tired to be able to relax.
promptly	quickly; without delay. prompt ADJ.
unproductive	not producing good results. OPP productive .
hard-hit	badly affected by sth (also severely/badly hit).
be/get out of hand	be/become impossible to control. OPP be under control .
break off (from sth)	stop speaking or doing sth for a time.
train of thought	a linked series of thoughts in your head at one time.
set sth aside	keep sth, especially money or time, for a purpose.

spotlight

Metaphorical use of words

A **plague** is a fast-spreading disease which often results in death; in the title it is something that causes irritation. A **stream** is a small river, but here it means a continuous flow of things. A **deluge** is a flood or heavy rain, but in the text it means a great quantity of something arriving at the same time.

4 Correct the spelling mistakes.

- | | | |
|----------------------|---------------------|------------------------|
| 1 diluge _____ | 3 inondated _____ | 5 under controll _____ |
| 2 interminible _____ | 4 severly hit _____ | 6 plague _____ |

5 One word is missing in each sentence. What is it, and where does it go?

- | | |
|--|---|
| ► I'm feeling very / out. <u>stressed</u> | 4 The work has been never- _____. |
| 1 I need to aside money for rent. _____ | 5 Our spending has got out hand. _____ |
| 2 I've lost my of thought. _____ | 6 I had to break from what I was doing. _____ |
| 3 We were hard by the price war. _____ | 7 The situation is control. _____ |

6 Complete the questions.

ABOUT YOU

- If you have a constant s_____ of interruptions, do you feel o_____ /s_____ ? _____
- Did you get a lot of work done today, or was it a rather u_____ day? _____
- Do you agree that people suffer from a d_____ of emails? _____
- Do you think it's important to reply to emails p_____? _____
- Do you often feel s_____ out because of work or studies? _____
- What do you think would make you more p_____ at work? _____

7 ABOUT YOU Write your answers to Exercise 6, or ask another student.



Remember to test yourself

50 I can discuss workplace disputes

A An industrial dispute

Talks between Royal Mail bosses and the CWU union have again ended in **deadlock**, so the union has decided, following the support of its members in the national **ballot**, to **set a date** for strikes as early as next week. They claim it is not just a pay **dispute**, but an attempt to **halt** the **closure** of 2,500 post offices and the

further **privatization** of services. For the government, though, there is a great deal **at stake**. If the management gives in to the demands, it could **set a precedent** for other groups, who may feel more **inclined to step up** their own claims for higher wage settlements.

Glossary

deadlock	a failure to reach an agreement or settle an argument (be unable to break the deadlock).
ballot	a system of voting in which votes are made in secret (ballot (v) a group of people = ask members of a group to vote on sth).
dispute	a disagreement, often official, between people or groups (a pay/industrial dispute, settle a dispute).
halt sth	prevent sth from continuing.
closure	a situation in which a school, factory, etc. is permanently shut.
privatization	the process of selling an industry so it is no longer owned by the government. OPP nationalization . privatize sth v.
at stake	If sth is at stake , you will lose it if a plan or action is not successful (<i>there's a lot at stake / the stakes are high</i>).
precedent	a thing that happened in the past which is seen as a rule or example to be followed by others in a similar situation.
inclined to do sth	likely to do sth or tending to do sth. inclination n.
step sth up	increase the amount of an activity in order to achieve sth.

spotlight set + noun

Set is used with many nouns, often meaning to fix something for others to copy, e.g. **set an example**, **set a standard**, **set a record**, **set a precedent**. It can also mean to decide on something, as in **set a date/limit**.

1 Complete the sentences with a suitable verb.

- 1 He _____ the standard for others to follow.
- 2 We must act now in order to _____ the dispute.
- 3 The union must _____ their members before they can go ahead with strike action.
- 4 They haven't _____ a date for the next meeting yet.
- 5 We must find a way to _____ the deadlock.
- 6 The government has failed to _____ the economic decline, so things look bad.
- 7 If their demands aren't met, some workers will _____ their call for strike action.

2 Complete the dialogues with a single word in each space.

- 1 Is it the only factory to close? ~ No, there have been lots of _____.
- 2 Why are they going on strike? ~ It's a _____ over pay I believe.
- 3 Has this happened before? ~ No, it would set a _____.
- 4 Have they reached an agreement? ~ No, the talks ended in _____.
- 5 Will the government sell the railways? ~ Yes, there are plans to _____ them.
- 6 What will happen if you leave? ~ I think others may be _____ to follow.



Remember to test yourself

B Staff disputes

What would you do in a dispute between members of your own staff? Would you ...

- a) **intervene** at once to **resolve** the problem?

This would be **proactive**, and a positive way to **tackle the problem**, but is there a risk of **blowing it up out of all proportion**?

- b) see if the staff can **sort it out** themselves?

This could be interpreted as **passing the buck**. But the staff may not want you to **interfere**, so it could be a **wise** thing to do.

- c) wait to see if the problem **sorts itself out**?

Is this sensible or would you just be **procrastinating**?

- d) **bury your head in the sand**, as if you're saying, 'What problem?'

Glossary

intervene in sth

get involved in a situation in order to help. **intervention** N.

resolve sth

FML find an acceptable solution to a problem. **resolution** N.

proactive

(of a person or policy) creating or controlling a situation by making things happen, rather than waiting for things to happen.
do sth to solve a problem.

tackle a problem

make sth more serious than it is.

blow sth (up) out of (all) proportion

deal with a problem successfully (if sth **sorts itself out**, the problem is resolved without the need for action from anyone).

sort sth out

make sb else deal with sth that you should deal with.

pass the buck

get involved in a situation in a way that annoys others. **interference** N.

interfere (in sth)

sensible; showing good judgement. **wisdom** N. SYN **prudent**, **prudence** N.

wise (of actions)

FML delay doing sth until later, often because you don't want to do it.

procrastinate

procrastination N.

bury your head in the sand

pretend a difficult situation doesn't exist.

3 Write the nouns related to these verbs.

- | | | |
|-----------------------|-------------------|-----------------|
| 1 procrastinate _____ | 3 resolve _____ | 5 wise _____ |
| 2 interfere _____ | 4 intervene _____ | 6 prudent _____ |

4 Is the speaker pleased or angry with his boss? Write P or A.

- | | |
|--|---------------------------------------|
| 1 She tackled the problem. _____ | 5 She was very prudent. _____ |
| 2 She intervened at once. _____ | 6 She passed the buck. _____ |
| 3 She interfered as usual. _____ | 7 She's usually very proactive. _____ |
| 4 She buried her head in the sand. _____ | 8 She always procrastinates. _____ |

5 Complete the text.

We recently had a dispute between two employees who wouldn't work together. I could see the problem wasn't going to (1) _____ itself out; I realized that if I didn't (2) _____ and sort it (3) _____, I'd be accused of passing the (4) _____. However, I didn't want to (5) _____ it up out of all (6) _____, so I just had a quiet word with them. It turned out to be a (7) _____ decision, because the problem was (8) _____ quite quickly.

6 ABOUT YOU What would you do in the situation at the top of the page?



Remember to test yourself

51 I can talk about office problems 6



MY TOP FIVE PET HATES

I can't stand it when colleagues ...

- create a paper **jam** in the **photocopier**¹ and leave others to **put it right**
- are always **absent** when the work **piles up** and things are really **hectic**
- **neglect** their own work, but **poke their noses** into other people's business
- **fail to** provide **handover** instructions when they go away on holiday
- constantly **hum**, whistle, **giggle** uncontrollably, **sniff**, etc. right next to me!

Glossary

pet hate	a thing you particularly dislike or find annoying.	neglect sth	not do sth, or not give enough attention to sth. neglect N.
jam	a situation in which a machine doesn't work because sth is stuck in one position (a paper jam). jam v (<i>the photocopier keeps jamming</i>).	poke/stick your nose in(to) sth	INF become involved in sth that does not concern you.
put sth right	make a situation better after a mistake has made.	fail to do sth	not do sth that people expect you to do. SYN neglect to do sth .
absent (from sth)	not in a place, e.g. because of illness. absence N.	handover	the act of making sb else responsible for sth. hand sth over (to sb) v.
pile up	become larger in quantity or amount. SYN accumulate .	hum	sing a tune with your lips closed.
hectic	very busy.	giggle	laugh in a silly way when you're embarrassed, amused, or nervous.
		sniff	take a quick, noisy breath in through your nose, e.g. when you have a cold.

1 Is the meaning the same or different? Write S or D.

1 The photocopier isn't working.	There's a paper jam in the photocopier.
2 I mended the fault in the machine.	I put the fault right.
3 It's one of my pet hates.	It's something I can't stand.
4 My colleague keeps humming.	My colleague keeps singing.
5 She was absent this morning.	She wasn't here this morning.
6 He's always poking his nose in.	He's always neglecting his work.
7 Work is getting hectic.	Work is really piling up.
8 I wish she'd stop sniffing.	I wish she'd stop giggling.

2 Complete the text.

My colleague Barbara had a month off recently; she left very specific (1) _____ instructions for her colleague Doug, so that after such a long (2) _____, she wouldn't come back to find a mountain of work had (3) _____. However, Doug's pretty lazy and he (4) _____ to do the things she asked him to. He also (5) _____ his own work and spent most of the time standing round the (6) _____ gossiping, or (7) _____ his nose into other people's business or just (8) _____ at Mark's silly jokes. Barbara's back now, furious with Doug, and, with all the work we have to do, life is as (9) _____ as ever. I don't think Doug will have his job much longer.

3 ABOUT YOU Do you work in an office? If so, do you have any pet hates? Write a list, or tell another student.



Review: Work and finance

Unit 44

1 Complete the dialogues.

- 1 A Your office is moving to Milan, isn't it?
B Yes, and I've got a generous _____ allowance, which is great.
- 2 A Does your company have a bonus _____ ?
B Yeah, and it's _____-related, which is why I put in such long hours.
- 3 A When does your maternity _____ start?
B Next month. And when I come back there is childcare _____.
- 4 A Do you use the company _____ at lunchtime?
B Yes, and it's _____, so you can get a good meal for €2.
- 5 A How much holiday are you _____ to?
B I get 30 days off, but I believe the _____ is increasing to 32 days next year.

A Z more words: **statutory** rights/holidays, temporary **lay-off**, **breach** of contract, free health screening, share/stock options

Unit 45

1 Tick the words which are correct. One, two, or three may be correct.

- 1 There has always been a lot of mutual trust confidence respect .
- 2 There are several additional extra further factors to consider.
- 3 It's hard to juggle encroach upon encounter work and family responsibilities.
- 4 Teamwork requires a degree an extent an insight of respect between colleagues.
- 5 Colleagues who don't fit in can undermine pool disrupt the work of the team.
- 6 The project has helped to foster promote encroach upon team spirit.

A Z more words: make **ends** meet, networking, the career **ladder**, camaraderie, counterpart, **dead-end** job, roller coaster

Unit 46

1 One word is missing from each sentence. Where does it go? Write it at the end.

- 1 They're in a bad state but, knowing them, they won't take it lying. _____
- 2 The company is likely to an advertising campaign to improve its profile. _____
- 3 We have no choice but to our belts in the current climate. _____
- 4 We could borrow more, but we don't want to go that road. _____
- 5 The US job figures are fuelling of a global recession. _____
- 6 It's been chaotic on the markets, but let's just wait till the settles. _____
- 7 The bid was turned because of insufficient backing by shareholders. _____
- 8 There is concern that the move will off a fresh round of bids and mergers. _____

A Z more words: the (financial) **muscle**, go back to the **drawing board**, **grind** to a halt, an **injection** of cash, back on **track**

Unit 47

1 Organize the words in the box into the two groups below.

plunge soar turbulence plummet surge volatile slash
boom buoyant turmoil rally slump gains

STABLE OR RISING	UNSTABLE OR FALLING

2 Complete the sentences with suitable words.

- 1 It's a very good time for _____ to buy shares.
- 2 The company is struggling under a significant _____ burden.
- 3 It's a difficult time for the company as they are under a lot of _____.
- 4 If there is a surge in one currency it could _____ more selling in another currency.
- 5 Investing in _____ carries more risk than putting your money into a bank account.
- 6 The market is unstable at present but the _____ is good.
- 7 Analysts are worried that the credit bubble could _____.
- 8 Investors are getting _____ signs from the market: one day it suggests things are getting worse, the next day the market rallies.

A Z more words: ***ethical investments, bonds, portfolio of investments, negative equity, rights issue, bull market, bear market***

Unit 48

1 Complete the email from a student to her parents.

Dear Mum and Dad

Sorry I haven't been in touch for a while, but things have been really busy at university. Anyway, I'm afraid I've got a confession to make. I've just been looking at my bank (1) _____, and I feel really stupid. I don't know how it's happened, but I'm in the (2) _____ by a very large amount. In fact, I'm (3) _____ by nearly \$500, and even worse, I've already spent the \$200 contingency (4) _____. You gave me last term. I know you think I've been (5) _____ money instead of spending it wisely as you've always insisted, but my (6) _____ have been enormous this term: books, a laptop, DVDs (for my studies, of course)... I know I've never been good at keeping to a (7) _____, but if you will just (8) _____ me out this one last time, I promise I will (9) _____ cutbacks and keep (10) _____ of my spending from now on. Honestly, I will. Really. Honestly and truly. I'll ring you tonight to talk it over.
Lots of love,
Angelica

A Z more words: ***live within your means, fritter (money) away, take out a mortgage, pay sth off, extortionate, tax rebate***

Unit 49

1 Complete the sentences with suitable verbs.

Improve your time management

If you want to (1) _____ a lot in one day, here's how to do it.

- First of all, (2) _____ your daily tasks, so that important ones are dealt with first.
- As soon as you have your targets for the day, (3) _____ to them.
- Try to (4) _____ any problems; then you are better equipped to deal with them.
- (5) _____ meetings so that they don't interrupt your day too much.
- Always (6) _____ aside time every day for routine tasks such as responding to emails.
- (7) _____ responsibilities so that you don't waste time on trivial things.

A Z more words: *workload, absenteeism, backlog, be up to your eyes in sth, have a lot on your plate, fall behind schedule*

Unit 50

1 Cross out the word which is wrong. Write the correct word at the end.

- 1 It's a delicate situation and the stakes are high. _____
- 2 This legal action could make a precedent. _____
- 3 The union will need to ballot its members before calling a strike. _____
- 4 They are having further talks to try to set the dispute. _____
- 5 The government is planning further privatizement of the postal service. _____
- 6 He may get better, but he's inclined to be very lazy. _____
- 7 I was very grateful for the manager's interference in the dispute. _____
- 8 Don't worry; the problem will sort itself off. _____

A Z more words: *grievance, go to arbitration, mediate, take the easy way out, even-handed, meddle in/with sth*

Unit 51

1 Which words are being defined?

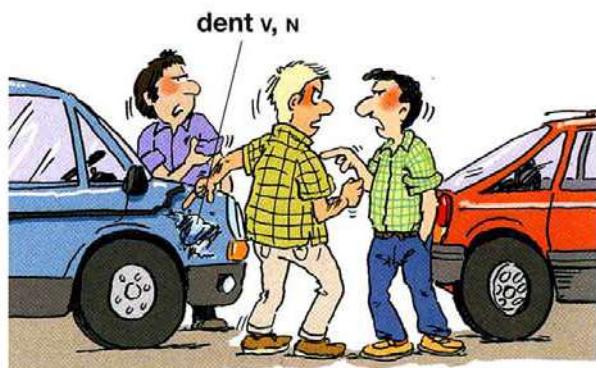
1	_____	sing with your lips closed
2	_____	take a quick, noisy breath in
3	_____	laugh in a silly way
4	_____	not in your place of work, perhaps because of illness
5	_____	very busy
6	_____ sth	not give enough attention to something
7	_____	a machine that makes copies of documents
8	_____ hate	a thing you particularly dislike
9	_____ sth right	make a situation better after a mistake has been made
10	_____ your _____ into sth	become involved in something that doesn't concern you

A Z more words: *aggravating, pester sb, know-all, whine about things, seethe (with anger), drum your fingers*

52 I can describe cause and effect

A Actions and reactions

The road rage thing was all sparked by a trivial incident. The guy behind me kept blowing his horn and it was driving me mad. When we stopped at the lights, my passenger Phil egged me on to have a word with him. I got out, we started arguing, one thing led to another and . . . well, I kicked his car and dented¹ it. He retaliated and kicked mine, and Phil, who is easily provoked, joined in. I realize I overreacted, and I'm shocked at my own behaviour; I think it all boils down to the fact that I haven't been well lately. All I can say is that it was an unfortunate chain of events, that's for sure . . .



Glossary

road rage	angry or violent behaviour by one driver towards another driver.
spark sth (off)	cause sth to start or develop suddenly.
incident	sth that happens, especially sth unusual or unpleasant.
drive sb mad/crazy/insane	make sb very angry, crazy, etc.
egg sb on	INF encourage sb to do sth, especially sth they should not do.
one thing leads to another	used to suggest that the way one event leads to another is so obvious that it does not need to be stated.
retaliate	do sth harmful to sb because they harmed you first. retaliation N.
provoke sb (into sth)	say or do sth that you know will annoy sb so that they react angrily. SYN goad sb. provocation N.
overreact (to sth)	react too strongly to sth, especially sth unpleasant.
boil down to sth	INF (of a situation) have sth as a main or basic part.
chain of events	a number of connected events that happen one after the other. SYN sequence of events.

1 Circle the correct word(s). In some cases, both may be correct.

- 1 My neighbour's loud music drives / sparks me crazy.
- 2 She attacked me and, stupidly, I retaliated / egged her on.
- 3 He was provoked / goaded into a huge argument.
- 4 It's very common to overreact / boil down to provocation.
- 5 It was a very unfortunate sequence / chain of events, which ended in court.
- 6 How exactly did the incident / dent end?
- 7 One thing led / went to another, and I found myself the owner of a new car.
- 8 Don't mention her ex-boyfriend; it will only drive / provoke her again.

2 Complete the questions, then write your answers, or ask another student. ABOUT YOU

- 1 Have you ever witnessed a r_____ rage i_____?
- 2 Have you ever kicked something and d_____ it?
- 3 Do you tend to remain calm, or do you o_____ in difficult situations?
- 4 What kinds of things d_____ you mad?



B Causes, reasons, and results

- A What **aroused** the police's suspicions?
B Well, Sims had a clear **motive**: revenge.
- A What was the **outcome** of the discussion?
B We were eventually **coerced into** agreeing.
- A The flood had a **knock-on effect** on tourism.
B Yes, it was bound to have **repercussions**.
- A What **prompted** you to ring Nina?
B **No reason** – just fancied a chat.
- A We're considering various **spin-offs**.
B That should **generate** more income.
- A Has the smoking ban **come into effect**?
B Yes, it's already **made a big difference**.

Glossary

arouse sth	make sb have a particular feeling or attitude. arouse (sb's suspicion/curiosity .
motive	a reason for doing sth.
outcome	the result of a situation or event (final outcome SYN end result).
coerce sb (into doing sth)	FML force sb to do sth. coercion N.
repercussions	unintended and usually unwelcome results of an action or event. SYN consequences . make sb decide to do sth.
prompt sb to do sth	often used when you do not want to say why you have done sth.
no reason	a new product that is based on another that already exists.
spin-off	produce or create sth (generate income/profit/jobs).
generate sth	have an effect on sth, usually a good effect.
make a difference	

spotlight effect

If a law or regulation **comes into effect**, it begins to apply or be used. **Knock-on effects** cause events to happen one after another in a series. An **adverse** or **detrimental effect** is a negative or unpleasant one (OPP a **beneficial effect**).

3 Match 1–8 with a–h.

- 1 We don't want to feel _____
 - 2 The incident aroused _____
 - 3 I believe it will make a big _____
 - 4 The decision had an adverse _____
 - 5 The move will have serious _____
 - 6 The suspect had a clear _____
 - 7 The company is planning commercial _____
 - 8 The move generated considerable _____
- a income.
 - b effect.
 - c spin-offs.
 - d repercussions.
 - e suspicion.
 - f coerced.
 - g difference.
 - h motive.

4 One word is missing in each sentence. What is it, and where does it go?

- 1 The house took a long time to build, but the end is fantastic. _____
- 2 What made you ring Robert? ~ Oh, reason. _____
- 3 The new law came effect at the beginning of June. _____
- 4 Too much sunlight can have a effect on your skin. _____
- 5 Current levels of deforestation will have long-term. _____
- 6 I'm not really sure what him to resign so suddenly. _____
- 7 What was the final of the talks in Bali? _____
- 8 One indirect result or knock-on will be price rises throughout the economy. _____



Remember to test yourself