

Section 4

Idiom summary



Stick your neck out: give an opinion which may not be popular



Throw the baby out with the bathwater: get rid of good as well as bad parts of something



Bite someone's head off: react angrily to someone



Open a can of worms: reveal something which will cause trouble or embarrassment



A big fish in a small pond: a person seen as important, but within a small environment



A hard nut to crack: a difficult problem to solve



Iron/smooth something out: resolve minor difficulties



The wrong end of the stick: misunderstand a situation



Have a bone to pick: discuss something which has annoyed you



Put the cart before the horse: have your priorities the wrong way round



Spill the beans: reveal a secret or the truth about something



Cut corners: do things the easiest, quickest or cheapest way



Draw the line: put a limit on something because you think it is wrong



Play/keep your cards close to your chest: not tell anyone what your plans are



Nail/pin someone down: make another person deal with an issue

Read all about it

Middle East airlines top the charts

Having recently flown on half a dozen Middle Eastern airlines in as many months, the difference between these and other major air carriers is striking. I have been more than impressed by the courtesy of the staff, the standard of the aircraft, the quality of the food, and the ease of check-in. I am prepared to **stick my neck out** and make a prediction: when we come out of the current credit crunch, these airlines will have become the leading lights in international aviation.

Soapbox 6 January, 2009

New educational guidelines for school teachers

At the moment, many teachers are under pressure to stick solely to the national curriculum.

The Department of Education has now set out new guidelines whereby teachers will no longer have to stick solely to textbooks but will be free to use their imagination. Brighter students will be fast-tracked and the slower students will be taught at their own pace, so teachers won't have to set classroom standards to the lowest common denominator.

But while the powers that be hope the guidelines will improve the quality of teaching and learning in schools, some teachers reckon they have **the wrong end of the stick**. They say that without a simultaneous review of everything – from syllabuses to teaching to examinations – teachers and students will remain trapped in a vicious circle.

National Echo 19 February, 2009

Help with mortgage arrears

If you are having difficulty paying your mortgage – maybe you have lost your job, a new baby has arrived, household bills are putting pressure on your finances – don't panic!

The first thing to bear in mind is that lenders have procedures for helping people who are experiencing payment difficulties. The next thing to do is contact your lender – they won't **bite your head off**, as they are obliged by regulation to treat you fairly and take into account your circumstances. Your mortgage company may be able to structure a payment plan to help you through your difficulties. This could involve:

- reducing your monthly payments for a specified time
- allowing you to change to an interest only mortgage
- giving you a payment 'holiday' or
- extending the term of your mortgage, thereby reducing your monthly payments.

Daily Recorder

23 September, 2008

Buyers beware?

Investors could be forgiven for wishing that they had never heard of building society Southern Reach. Nobody had any idea how big a **can of worms** its financial problems were. Now, with a government bailout, the company appears to be back on track – but for the average man in the street it is a matter of 'once bitten, twice shy'.

Wordsweek 22 March, 2009

Sink or swim

There's a general belief that it's best to be a **big fish in a small pond**. You have an opportunity to display your strengths and develop skills which may be impossible in a bigger corporate environment. However, those with outstanding merits rise to the challenge of greater competition and become even bigger fish when transferred to a big pond.

Business Break 21 June, 2008

For Barclays, retail biz a hard nut to crack in India

More and more foreign banks are discovering that doing business in the Indian retail loan market is akin to skating on thin ice. In 2002, French bank BNP Paribas shut down its retail banking operations. Over the past year, both Citi and HSBC have been hit by mounting losses in their retail and consumer finance portfolios. The latest casualty is Barclays, which is trying to shift focus from lower-end mass market for personal loans and consumer finance to higher-end personal loans and secured assets to contain mounting losses.

"In India, impairments on retail portfolios have risen, as referenced in Barclays Group's 1Q09 interim management statement (IMS). This is due to the economic slowdown, which is putting pressure on our customers, and to some degree, the maturation of these portfolios," said Mark Jones, regional MD – Asia Barclays global retail and commercial business (GRCB). "Increased impairments are to be expected in this environment, but the important point is how you manage them... We have strengthened our collections processes and tightened our lending criteria on new applications," he said.

The Economic Times

19 June, 2009

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The effective employee

If you have **a bone to pick** with your boss, what is the best way of dealing with it? You could always drop hints, a typically English, indirect way of approaching sensitive issues. The risk is that the signals may be too subtle to be picked up on, or that what you are saying is not taken seriously enough. The other end of the scale is to deal with the problem directly and immediately. This may be more stressful, but is more likely to be effective. The downside is that you may be regarded as a troublemaker. And lastly, if it's a sufficiently important issue, raise it at the weekly departmental meeting. Don't forget to check out the opinion of your fellow workers beforehand, though!

Business Break 18 October, 2008

Time to take action on business malpractice

In recent months, we have witnessed many dishonest types of business behaviour, not least in our own government with the revelations relating to inflated ministerial expenses claims.

Seeing wealthy people walking away with millions of pounds while ordinary citizens bear the brunt of the economic collapse has been a catalyst for frustration and anger among those who will now see their incomes adversely affected by an inevitable rise in taxation or unemployment.

Why have those who actually acted dishonestly or illegally not been publicly prosecuted? Greed, arrogance and shady business practices have been ignored for too long. It's time to **iron out** white collar crime.

Business Break 17 March, 2009

Mistaken priorities

When times are tough, the marketing or advertising budget is often the first to go. However, a recent study has shown that consumers are still influenced by marketing and advertising – maybe even more so, as they are being more prudent. If yours is one of the few products they are receiving information about, it is your opportunity to build trust by delivering a quality product to them with excellent service.

So the message is: if you have cut down on your marketing and advertising, you may have **put the cart before the horse**.

Business Bugle 8 February, 2009

NHS ground-breaking report

The long-awaited report on the National Health Service is due at the end of October. This has been the most comprehensive review of the standard of health care in Britain since the 1950s. Let us hope that the government has done its homework: there is a lot of good work going on in our health care system, and the worst-case scenario is that they could **throw the baby out with the bathwater**.

National Echo 6 July, 2008

Top chefs spill the beans

First it was Marco Pierre White who came out of the kitchen closet, confessing that many of his restaurant recipes owed their flavour to the *Knorr* chicken stock cube.

Now other top chefs have admitted their junk food secrets, although these are the snacks they love to eat. For Angela Hartnett, the Michelin-starred head chef at the Connaught, happiness is processed sliced white bread. In the June edition of the BBC's *Olive* magazine, she says: "Cheap white bread is essential to such British classics as the chip buttie, which I've loved since I was a kid, and the crisp sarnie of course." For Michelin-starred Tom Aikens, life does not get any better than a packet of salt and vinegar crisps. "It's their ultra-acidic and salty flavour combination," he says.

The London Standard

25 May, 2007

Play your cards close to your chest

With a few precautions, the virtual world needn't be any more insecure than the real world. Limit the amount of information available on social networking sites, or simply don't sign up to them at all. When selecting a password for online banking, an email account or any other website for that matter, don't choose something that's obvious or guessable, such as your date of birth.... And whatever you do, **NEVER** reply to emails from the bank or any other institutions that request confidential information; they would never ask a customer to confirm this information by email.

Weekly Informer 6 February, 2008

Too much of a good thing?

Many employers have stopped websites such as Facebook and MySpace from being accessed at their offices, in the belief that such sites affect a company's productivity. Are they doing the right thing? True, there has been a huge rise in social networking, but maybe that could actually help your business, especially when it comes to searching for new staff. Word of mouth is a proven method of finding employees. Trusting your staff to exercise self restraint in using social websites is less demoralising than imposing an outright ban. Logging on to Facebook is no worse than gossiping in the office; it's just a matter of degree. What is most difficult is knowing when to **draw the line**.

Business Break 3 August, 2009

Don't cut H&S corners in economic downturn

Don't **cut corners** on health and safety during the coming economic downturn – that's the message from Rospa at the start of a week focusing on the prevention of accidents at work.

Roger Bibbings, Rospa occupational safety adviser, said: "Given the current financial climate, there is a danger that occupational health and safety could be seen as a problem largely solved – a 'nice-to-have' rather than a really essential social and economic ingredient. There could be a temptation to **cut corners**, reduce standards or delay introducing essential protective measures."

FM World 21 October, 2008

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Nailing down your local MP

In theory, your local Parliamentary representative should be contactable face-to-face, by letter or email, or by a phone call. But it is not always so easy. Here are a few tips to increase your chances of discussing any burning issues with your local MP. The ideal scenario is a face-to-face meeting, but remember to give at least one week's notice.

Some politicians class emails as on a par with second-class mail. Ensure that your email makes it clear that you live within the constituency. Writing a letter can be more effective. State the topic clearly, keep it clear and brief, use your own words, ask for a response, and avoid (if you can!) being overcritical. Surprisingly, telephoning is generally less successful than writing a letter.

People's Courier 7 October, 2008