

2021

Student Book – Business English



Gustavo Rubino Ernesto

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Lecture 1

Practicing the pronunciation of the most common words in the English language

be: _____	say / said: _____
have / had: _____	go / went: _____
do / did: _____	get / got: _____
the: _____	with: _____
and: _____	on: _____
a: _____	this: _____
of: _____	n't: _____
to: _____	we: _____
in: _____	not: _____
I: _____	but: _____
you: _____	they: _____
it: _____	at: _____
that: _____	what: _____
for: _____	his: _____
he: _____	from: _____

Exercise One



These are six common phrasal verbs (chunks)

branch out, break into, carry on, close down, look forward to, keep at

1) The supermarkets have branched out into banking.

branch out - _____

2) It's always been his ambition to break into broadcasting.

break into - _____

3) He moved to New York to carry on his work.

carry on - _____

4) The firm has decided to close down its Chicago branch.

close down - _____

5) We look forward to hearing from you soon.

look forward to - _____

6) I kept at it and finally finished at three this morning.

keep at - _____

Grammar



Present Simple

They **have** a lot of books.

They **read** a lot

He **is eating** an ice cream.

He **likes** ice cream.

I / we / you / they	read	like	work	live	watch
he / she / it	reads	likes	works	lives	watches

Exercise

- 1) always / early / John / arrive _____
- 2) to the movies / never / I / go _____
- 3) work / Susan / hard / always _____
- 4) like / chocolate / children / usually _____
- 5) Edward / parties / enjoy / always _____
- 6) often / people's names / I / forget _____
- 7) internet / John / use / never _____
- 8) usually / dinner / we / have / at 7:45 _____
- 9) Kate / always / nice clothes / wear _____

GM shareholders have never had it this good

Chris Isidore byline
By Chris Isidore, CNN Business



Updated 1703 GMT (0103 HKT) June 12, 2021

New York (CNN Business) - Mary Barra -- and GM shareholders -- is about to have the best shareholder meeting of her seven-plus year tenure on Monday.

At last year's annual meeting the company was struggling to recover from the double blow of the pandemic, which had closed most of its plants and dealerships and raised doubts about car demand going forward, and a crippling six-week strike the previous fall that cost it nearly \$3 billion.

What a difference a year makes: GM (GM) is about to complete the most profitable 12 months in its 112-year history, despite a computer chip shortage that has forced it to close some plants and cut production.

The company is also making progress on its goal of shifting to an all-electric future. In April it sold more electric cars globally than either Tesla (TSLA) or Volkswagen (VLKAF), according to an estimate from Morgan Stanley.

But the profitability success is thus far more substantial than the still nascent EV operations at GM.

Record profits

In the last three quarters the nation's largest automaker posted adjusted earnings before interest and taxes of \$13.4 billion, topping the best full-year measure of those profits of \$12.5 billion in 2016.

While the second quarter results are likely to be ones most affected by plant shutdowns, GM previously said it expected \$1.1 billion in adjusted earnings in the period. And earlier



this month the company said because of better-than-expected progress in ramping up production affected by the chip shortage, it now expects second quarter results to be "significantly better" than previous guidance.

GM results have been helped by the unexpected surge in demand for new vehicles in recent months, which has resulted in higher prices and less need for incentives to attract buyers.

That strong demand is part of the reason for the chip shortage.

"We're in an unprecedented level of consumer strength. That will revert back to the mean a little bit," said CFO Paul Jacobson at a June 3 investor conference. "While it's too soon to say if this is the run rate or the peak, I can tell you the team is very focused on making this the norm and not the exception."

Visual and audio comprehension



<https://www.youtube.com/watch?v=NZvB0tVhwcA>

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Lecture 2

Words from the last class:

branch out, break into, carry on, close down, look forward to, and keep at

The supermarkets have branched out into banking.

It's always been his ambition to break into broadcasting.

He moved to New York to carry on his work.

The firm has decided to close down its Chicago branch.

We look forward to hearing from you soon.

**The company was looking to expand and to branch out
from large metropolitan areas.**

**One of the city's most prolific developers of self-storage
and retail complexes continues to branch out.**

He had to help the people.

Sarah gets hundreds of CVs a year from graduates desperate to break into event coordination.



However, at 52 he has decided to call it a day and let his colleagues carry on the work.

However, I do understand my parents when they speak Macanese, and if required, I could carry on a simple conversation in Macanese.

The company he worked for decided to close down the lorry maintenance department and put the work out to contractors.

On the outbreak of hostilities, diplomatic missions in enemy countries close down and the diplomats depart.

If you know what you're doing, and keep at it long enough, you'll eventually achieve a checkmate.

Practicing the pronunciation of the most
common words in the English language



can / could: _____

know / knew: _____

wil: _____

or: _____

by: _____

she: _____

my: _____

as: _____

if: _____

me: _____

your: _____

all: _____

who: _____

about: _____

their: _____

will: _____

so: _____

would: _____

make / made: _____

think / thought: _____

would: _____

just: _____

up: _____

time: _____

there: _____

her: _____

out: _____

one: _____

people: _____

year: _____

him: _____

them: _____

some: _____

how: _____

Exercise Two



These are six common phrasal verbs (chunks)

note down, step down, take off, take up, weigh up, go ahead

1) Her answers were noted down on the chart.

note down - _____

2) The chairman was forced to step down due to ill health.

step down - _____

3) Her business has really taken off.

take off - _____

4) These files take up a lot of disk space.

take up - _____

5) You should weigh up the advantages and disadvantages of each type before buying.

weigh up - _____

6) The United States can go ahead with the program with or without
Canada's participation.

go ahead - _____

Grammar



Present Simple Negative

I drink coffee, but I don't drink tea.

Sue drinks tea, but she doesn't drink coffee.

You don't work very hard.

We don't watch TV very often.

The weather is usually nice. It doesn't rain very often.

Sam and Chris don't know many people.

Exercise

- 1) I play the piano very well _____
- 2) Anna plays the piano very well _____
- 3) They know my phone number _____
- 4) We work very hard _____
- 5) He has a bath every day _____
- 6) You do the same thing every day _____
- 7) The weather here is usually nice _____
- 8) Paul has a car _____
- 9) I like going to the movies _____

Investors and the Fed aren't freaking out about inflation. Should they?



Paul Lamonica-Profile-Image
By Paul R. La Monica, CNN Business

Updated 1236 GMT (2036 HKT) June 13, 2021

New York (CNN Business) - There is a gigantic disconnect between Main Street and Wall Street when it comes to inflation. Something's got to give.

The US government reported last week that consumer prices, excluding food and energy, rose at their fastest clip since 1992 in May. Sherwin-Williams (SHW) is lifting the price of paint, one of many companies that's responding to higher commodities costs.

Food prices are also surging. Chipotle (CMG) just raised prices. So did Campbell Soup (CPB).

And the chief financial officer of restaurant and arcade chain Dave & Buster's (PLAY) said during a recent earnings call with analysts that he expects a 6% to 8% increase in food costs for 2021 due to higher chicken, beef, and dairy prices.

Wages are rising too, especially for workers in the retail, leisure and hospitality sectors that are returning to jobs as the economy reopens. That adds to inflationary pressures, because some companies will choose to hike prices in order to maintain profits.

Labor shortages aren't helping.

The CEO of online pet retailer Chewy (CHWY) wrote in a letter to shareholders after its latest earnings report that it "faced labor shortages in our fulfillment centers similar to those

being faced by many companies nationwide." As a result, Chewy continues "to invest in higher wages and benefits" in order to fill job vacancies.

Yet investors — and the Federal Reserve — are shrugging off rising inflation as "transitory." Long-term bond yields are falling, which isn't what normally happens when inflation



runs hot. If bond investors believed that price hikes are here to stay, they'd be demanding higher yields.

And the market is pricing in just a 3% chance of a rate hike from the Fed by the end of the year. That's down from a 10% likelihood of higher rates just a month ago. Investors know a rate hike is the central bank's best tool to fight rising inflation, and they'll want to hear more on the subject when Fed chair Jerome Powell speaks at a press conference on Wednesday.

"The bond market is still not concerned about inflation. It's buying what the Fed is selling," said Randy Warren, CEO of Warren Financial.

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Visual and audio comprehension



The image shows a news broadcast from CNBC Market Alert. A female anchor is on the left, and a line graph is on the right. The graph shows a green line representing market performance over time, with a 'YR TO DATE [12.87%]' label and a current value of '4,239.40'. The x-axis is labeled with 'F', 'M', 'A', 'M', 'J'. The CNBC logo is in the bottom right corner.

CNBC MARKET ALERT | JONES: IF FED STAYS THE COURSE, I'D GO ALL IN ON INFLATION TRADES
wall street strategists right now primed for a sell-off how do you see it

CNBC

https://www.youtube.com/watch?v=WckZsAg18lw&ab_channel=CNBCTelevisionCNBCTele

[vision](#)

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Lecture 3

Words from the last class:

branch out, break into, carry on, close down, look forward to, note down, step down, take off, take up, weigh up, and go ahead

The supermarkets have branched out into banking.

It's always been his ambition to break into broadcasting.

He moved to New York to carry on his work.

The firm has decided to close down its Chicago branch.

We look forward to hearing from you soon.

I kept at it and finally finished at three this morning.

Her answers were noted down on the chart.

The chairman was forced to step down due to ill health.

Her business has really taken off.

These files take up a lot of disk space.

You should weigh up the advantages and disadvantages of each type before buying.



The United States can go ahead with the program with or without Canada's participation.

More research on the subject needs to be carried out.

Regulators are weighing up whether to allow the merger to go ahead.

Weighed down with supplies, they found the steep path difficult to climb.

As well as looking after their film production company, the couple have branched out and launched their own furniture business.

Practicing the pronunciation of the most common words in the English language



see / saw: _____

come / came: _____

take / took: _____

when: _____

which: _____

now: _____

like: _____

other: _____

could: _____

our: _____

into: _____

here: _____

then: _____

than: _____

way: _____

more: _____

these: _____

want / wanted: _____

could: _____

look / looked: _____

no: _____

thing: _____

well: _____

because: _____

also: _____

two: _____

good: _____

first: _____

man: _____

day: _____

more: _____

new: _____

one: _____

us: _____

Exercise Three



These are six common phrasal verbs (chunks)

back up, carry out, come up, get on, keep up with, do away with

1) It's a good idea to back up your files onto a memory stick.

back up - _____

2) The building work was carried out by a local contractor.

carry out - _____

3) I'm going to have to cancel our meeting – something's come up.

come up - _____

4) She told us to get on with our work.

get on - _____

5) We try to keep up with what's happening about financial news.

keep up with - _____

6) And once carry-on luggage is eliminated, he can also do away with check-in counters and staff.

do away with - _____

Grammar



Present Simple Questions

Do you work here?

Does she like that?

Where does Chris wash his hair?

What do you usually do at weekends?

“Do you play the guitar?” “No I don’t”.

“Does your sister live in London?” “No, she doesn’t.”

Exercise

- 1) where / live / your parents _____
- 2) you / early / always / get up _____
- 3) how often / TV / you / watch _____
- 4) you / want / what / for dinner _____
- 5) like / you / football _____
- 6) your brother / like / football _____
- 7) what / you / do / in your free time _____
- 8) your sister / work / where _____
- 9) breakfast / always / you / have _____

Major US mall owner files for bankruptcy

CNN Digital Expansion 2016
Jordan Valinsky
By Jordan Valinsky, CNN Business



New York (CNN Business) - Washington Prime Group, a major mall owner of more than 100 locations across the United States, filed for bankruptcy, citing pandemic-related shutdowns.

The Columbus, Ohio-based company filed for Chapter 11 late Sunday, saying Covid-19 "created significant challenges" and that the move is "necessary." Washington Prime secured \$100 million in new funding to support its day-to-day operations so it can "continue in the ordinary course without interruption."

"The company's financial restructuring will enable Washington Prime to right size its balance sheet and position the company for success going forward," said CEO Lou Conforti. "During the financial restructuring, we will continue to work toward maximizing the value of our assets and our operating infrastructure."

Shares of Washington Prime (WPG) plunged as much as 55% in early trading. The stock is down 60% for the year.

Temporary closures and relaxation of rent to some of its tenants were the causes of the bankruptcy. Washington Prime, which warned this move was coming in recent regulatory filings, said it's using Chapter 11 to "implement a comprehensive and consensual financial restructuring" to deleverage its nearly \$1 billion in debt.

Shifting consumer habits and the pandemic rattled the retail industry over the past year. Two other mall owners, CBL Properties (CBLPRD) and PREIT (PEI), both filed for bankruptcy last

year and cited similar problems. All three mall owners were hurt by some major tenants also filing for bankruptcy.



"The bankruptcy shows that while things are now getting back to normal, many of the scars left by the pandemic have not fully healed," said Neil Saunders, retail analyst and managing director at GlobalData.

"Strong balance sheets and sound operations are needed to see property companies through this period," he added. "Washington Prime did not have those fundamentals and so has chosen Chapter 11 as a way to restructure and pay down its debts."

The pandemic sped up the shift to online shopping, and the continued growth of e-commerce sales will lead to more stores shutting down after the pandemic ends, UBS retail analysts predicted in a recent report. The report estimates that around 80,000 stores will close over the next five years. They also believe the number of US malls will also decline over the same period.

"While the trajectory for retail is far from terrible, malls are under increasing pressure from higher vacancy rates and tenants being more demanding over rent," said Saunders.

Visual and audio comprehension



https://www.youtube.com/watch?v=NRst_B1_InE&ab_channel=KSDKNewsKSDKNewsVerified

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Lecture 4

Words from the last class:

branch out, break into, carry on, close down, look forward to, note down, step down, take off, take up, weigh up, back up, carry out, come up, get on, keep up with, and do away with

Her answers were noted down on the chart.

The chairman was forced to step down due to ill health.

Her business has really taken off.

These files take up a lot of disk space.

You should weigh up the advantages and disadvantages of each type before buying.

The United States can go ahead with the program with or without Canada's participation.

It's a good idea to back up your files onto a memory stick.

The building work was carried out by a local contractor.

I'm going to have to cancel our meeting – something's come up.



She told us to get on with our work.

We try to keep up with what's happening about financial news.

And once carry-on luggage is eliminated, he can also do away with check-in counters and staff.

The chairman was forced to step down due to ill health.

Her business has really taken off.

More research on the subject needs to be carried out.

Regulators are weighing up whether to allow the merger to go ahead.

Weighed down with supplies, they found the steep path difficult to climb.

Practicing the pronunciation of the most common words in the English language



use / used: _____

tell / told: _____

find / found: _____

any: _____

those: _____

very: _____

her: _____

back: _____

there: _____

should: _____

even: _____

only: _____

many: _____

really: _____

life: _____

why: _____

right: _____

give / gave: _____

need / needed: _____

should: _____

down: _____

something: _____

too: _____

woman: _____

still: _____

through: _____

after: _____

never: _____

no: _____

world: _____

in: _____

yeah: _____

great: _____

last: _____

Exercise Four



These are six common phrasal verbs (chunks)

set up, go through, find out, call off, call back, aim at

1) The group plans to set up an import business.

set up - _____

2) We can't really imagine what our company's going through.

go through - _____

3) Can you find out what our customers think of their local bus service?

find out - _____

4) With the weather worsening, they have called off their field trip.

call off - _____

5) I'll call you back when I've heard something about the interview.

call back - _____

6) The new budget aims at providing extra support for the unemployed.

aim at - _____

Grammar



Was / Were

I was tired last night.

They were late yesterday

She wasn't home last week.

"Were they at home last night?" "No, they weren't."

I / he / she was

you / we / they were

Exercise

- 1) last year / she / 22 _____
- 2) today / the wather / nice _____
- 3) I / hungry _____
- 4) where / you / at 11 o'clock / ? _____
- 5) this time / last year / we / in Paris _____
- 6) they / very / expensive _____
- 7) why / you / late / this morning _____
- 8) your / test / hard / ? _____
- 9) the weather / nice / last night / ? _____

The chipmaking factory of the world is battling

Covid and the climate crisis

By Eric Cheung, CNN Business



Updated 0130 GMT (0930 HKT) June 11, 2021

Taipei, Taiwan (CNN Business) - Taiwanese officials are fretting about whether a severe outbreak of Covid-19 could jeopardize the island's critical role in the global semiconductor supply chain. But there's another threat to the industry that experts worry may have even more drastic consequences: the climate crisis.

Taiwan — which accounts for more than half of the world's output of chips — has been grappling for months with its worst drought in more than 50 years, an event expert say could become more frequent due to the effects of climate change.

Manufacturers around the world have already had trouble securing supplies of semiconductors, delaying the production and delivery of goods. If Taiwan is hit hard, the situation could become much worse, given the island's importance in contributing to global chips supply.

The environmental disaster has already been a challenge for the island's chipmakers, including industry leader Taiwan Semiconductor Manufacturing Company (TSM). TSMC has said it uses 156,000 tons of water per day to produce its chips, the equivalent of about 60 Olympic-size swimming pools.

The water is used to clean dozens of layers of metal that go into making up a semiconductor.

"In a chip, there are lots of billions of transistors, and we need a lot of metal layers to interconnect all the signals," said Jefferey Chiu, an electrical engineer at National Taiwan



University. "We have to clean the surface again and again after every process is finished," Chiu said.

Taiwanese authorities have limited the supply of tap water across the island in response to the drought.

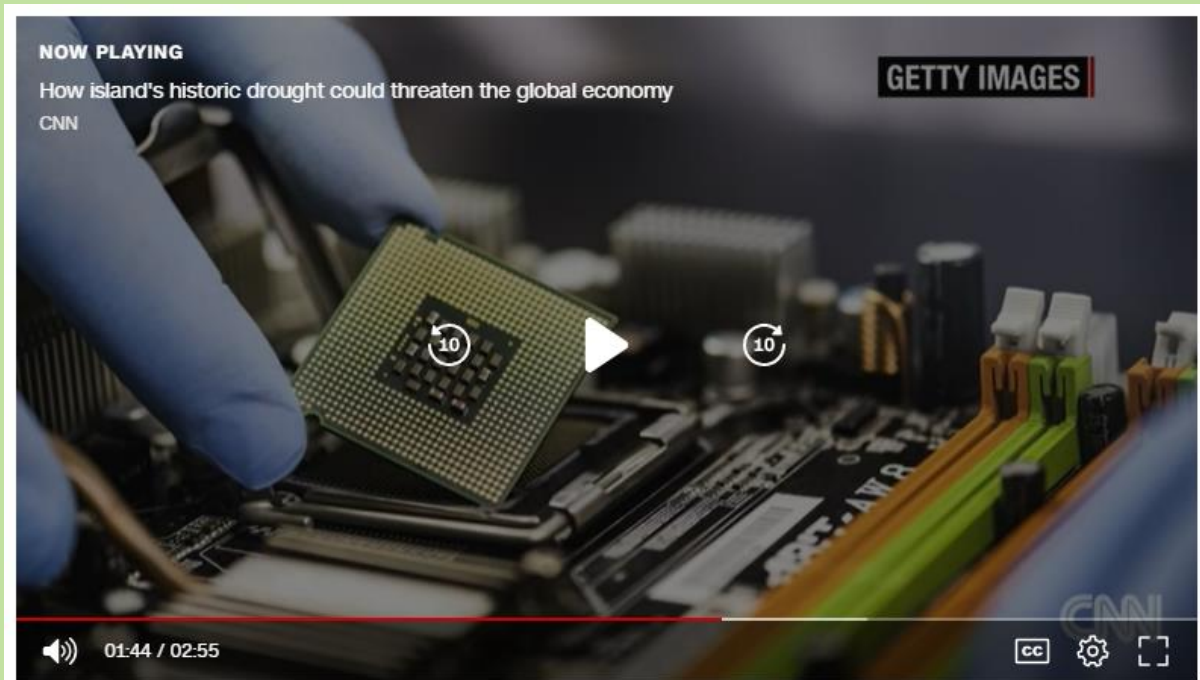
TSMC has already tried to address the shortage by trucking in water and by boosting recycling rates. The company told CNN Business that production has so far not been affected.

"We have detailed response procedures to handle water shortages at different stages," it said. "Through our existing water conservation measures, we are able to manage the current water usage reduction requirements from the government, with no impact on our operations."

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Visual and audio comprehension



<https://edition.cnn.com/2021/06/10/tech/taiwan-chip-shortage-covid-climate-crisis-intl-hnk/index.html>

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Lecture 5

Words from the last class:

take off, take up, weigh up, back up, carry out, come up, get on, keep up with, set up, go through, find out, call off, as well as looking after, and call back, and aim at

The group plans to set up an import business.

We can't really imagine what our company's going through.

Can you find out what our customers think of their local bus service?

With the weather worsening, they have called off their field trip.

I'll call you back when I've heard something about the interview.

When I started my new job, it took me a while to get used

to the set-up.



One way in which people are

responding to such pressures is by setting up on their

own, often by selling their services to their former

employers.

The proposals for new taxes are unlikely to go through.

Simon spent a year in an ashram in India to find himself.

She doesn't find it easy to talk about her problems.

In a unanimous verdict, the jury found him guilty/not guilty

of the murder.

The companies called off their merger plans late Monday

citing 'adverse market conditions'.

In the circumstances, I look forward to receiving your

client's cheque for the sum of £570 within the next seven

days.

Practicing the pronunciation of the most common words in the English language



work / worked: _____

try / tried: _____

let: _____

child: _____

oh: _____

over: _____

when: _____

as: _____

school: _____

state: _____

much: _____

out: _____

big: _____

where: _____

same: _____

all: _____

own: _____

call / called: _____

may: _____

mean / meant: _____

while: _____

three: _____

high: _____

every: _____

another: _____

most: _____

between: _____

family: _____

over: _____

president: _____

old: _____

yes: _____

house: _____

again: _____

Exercise Five



These are six common phrasal verbs (chunks)

deal with, drop in, fill out, hold on, join in, ask around

1) I spent the morning dealing with my emails.

deal with - _____

2) I will drop in tomorrow morning.

drop in - _____

3) It took me several hours to fill out the application form.

fill out - _____

4) We'll hold on another minute, then we'll have to go.

hold on - _____

5) We would be eager to join in projects of that sort.

join in - _____

6) If you ask around, I'm sure someone there can give you directions to the
museum

ask around - _____

Grammar



Past Simple

They watched TV yesterday evening.

I clean my teeth every morning. This morning I cleaned my teeth.

John worked in a bank from 2005 to 2019.

Two days ago it rained all morning,

We went to Greece last summer.

I swam two kilometers yesterday.

Exercise

- 1) Robert / stop / at the traff light _____
- 2) The shops / get / new products _____
- 3) The Gugenheim / have / a new exhibition _____
- 4) The salad / come / with cucumbers _____
- 5) The play / begin / an hour ago _____
- 6) yesterday / see / a / l / movie _____
- 7) car / wash / her / she _____
- 8) do / a great / to me / favor / He _____
- 9) heavily / rain / It / night / last _____

Airline stocks have soared. They're not in the clear yet

Julia Horowitz byline
By Julia Horowitz, CNN Business



Updated 1214 GMT (2014 HKT) June 14, 2021

London (CNN Business) - Air travel in the United States is back. That's great news for airline stocks, which have rallied this year on hopes that domestic trips would make a return. What's happening: The Transportation Security Administration said over the weekend that it screened more than 2 million passengers on Friday — the highest number since early March 2020. Before the pandemic, TSA screened an average of 2 million to 2.5 million travelers per day.

"The growing number of travelers demonstrates this country's resilience and the high level of confidence in COVID-19 counter measures, to include ready access to vaccines," acting TSA chief Darby LaJoye said in a statement.

US airline stocks have jumped in 2021 on growing optimism about the return of travel. American Airlines' stock is up 49% since the start of the year and 64% in the past 12 months. Delta Air Lines (DAL) has climbed 16% this year and 71% since June 2020. The S&P 500, meanwhile, is up 13% year-to-date.

Carriers are still under significant financial duress, however.

American Airlines (AAL) disclosed earlier this month that net bookings were at roughly 90% of 2019 levels. The company expects leisure bookings to "approach or exceed the corresponding 2019 levels during the peak summer travel period" if current trends continue.

But revenue for the second quarter is still expected to be down about 40% compared to the same period in 2019.



The problem: Demand for business travel and long-haul flights, a crucial source of income, is still extremely depressed.

"Corporate travel is improving, [but] still not where it needs to be by any means," Delta CEO Ed Bastian told analysts at a conference earlier this month.

Rising oil costs also pose a headwind. Crude prices hit their highest levels in more than two years on Monday thanks to expectations for growing fuel demand. Brent crude futures, the global benchmark, rose as high as \$73.64 per barrel.

Bastian thinks corporate travel will start to pick up in the coming months, with executives eager to hit the skies again.

But the global picture for air travel remains murky, especially as new Covid-19 variants spark rising alarm in Europe.

Shares in British Airways owner IAG, which has seen its stock rise 27% in 2021, dropped 3% in London on Monday following news that UK Prime Minister Boris Johnson could delay the further easing of restrictions over fears about the Delta variant first detected in India.

Budget airline EasyJet (ESYJY), which is up 13% this year, fell 2%.

Visual and audio comprehension



<https://edition.cnn.com/2021/06/14/investing/premarket-stocks-trading/index.html>

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Lecture 6

Words from the last class:

set up, go through, find out, call off, call back, aim at, deal with, drop in, fill out, hold on, join in, and ask around

The group plans to set up an import business.

We can't really imagine what our company's going through.

Can you find out what our customers think of their local bus service?

With the weather worsening, they have called off their field trip.

I'll call you back when I've heard something about the interview.

The new budget aims at providing extra support for the unemployed.



I spent the morning dealing with my emails.

I will drop in tomorrow morning.

It took me several hours to fill out the application form.

We'll hold on another minute, then we'll have to go.

We would be eager to join in projects of that sort.

**If you ask around, I'm sure someone there can give you
directions to the museum.**

Practicing the pronunciation of the most common words in the English language



feel / felt: _____

ask / asked: _____

talk / talked: _____

student: _____

so: _____

part: _____

its: _____

place: _____

problem: _____

where: _____

country: _____

always: _____

week: _____

point: _____

hand: _____

off: _____

few: _____

keep / kept: _____

leave / left: _____

put: _____

group: _____

such: _____

against: _____

guy: _____

about: _____

case: _____

question: _____

work: _____

night: _____

game: _____

number: _____

without: _____

money: _____

lot: _____

Exercise Six



These are six common phrasal verbs (chunks)

lay off, put back, run out of, sort out, take on, eat up

1) They've had to cut back production and lay off workers.

lay off - _____

2) The meeting has been put back to next week.

put back - _____

3) Many companies are running out of money.

run out of - _____

4) I need to sort out the mess on my desk.

sort out - _____

5) We're not taking on any new staff at the moment.

take on - _____

6) Great job on the presentation—the board is going to eat it up.

eat up - _____

Grammar



Past Simple Negative

They didn't have a lot of books.

She didn't read a lot in High school.

He didn't eat an ice cream.

I didn't eat an ice cream yesterday.

"Didn't you go to Porto Alegre?" "No, I didn't."

It didn't really worked out between us.

Exercise

- 1) Robert / not / go / to Santiago _____
- 2) The shops / not / open / on Saturday _____
- 3) The Gugenheim / not / have / anything new _____
- 4) The salad / not / taste good _____
- 5) We / not / enjoy / the concert _____
- 6) You / not / play / with us _____
- 7) Not / Stephen / like / soccer / ? _____
- 8) The team / not / win / anything / last year _____
- 9) Not / Emilia / have / a shower / ? _____

Vodafone picks Samsung for 5G network



Vodafone UK has chosen Samsung as a supplier for its 5G infrastructure, as it seeks to extend its coverage.

One analyst described the move as a "breakthrough" for Samsung, in a market expected to be dominated by Ericsson and Nokia, after the UK joined other countries in banning Huawei products.

Vodafone says it aims to broaden its range of suppliers.

Samsung kit will initially be installed in 2,500 rural sites in the south-west of England and most of Wales.

The South Korean firm is one of a number of companies contracted by Vodafone to build what it calls, "the "first commercial deployment of Open Radio Access Network (Open RAN) in Europe".

The Radio Access Network covers the equipment that provides the final link between your phone and the telephone network, and includes equipment such as mobile phone antennas on towers and buildings.

With Open RAN, parts of the network made by different suppliers are designed to work in the same way, meeting a common set of standards.

Because equipment from different suppliers is interoperable, the network can be put together using components from a range of companies, rather like Lego, as opposed to being built by a single supplier.

Johan Wibergh, Vodafone's chief technology officer, said using Open RAN would allow the company to release new features simultaneously across multiple sites, add capacity more quickly and resolve outages "instantly".



Analysis box by Rory Cellan-Jones, technology correspondent

This feels like a key moment in the UK's 5G story.

Ever since the mobile operators were told they were going to have to phase out Huawei's equipment, they've been faced with a very limited choice - either Nokia or Ericsson - for their 5G kit. That, they warned, could mean higher prices and a slower rollout.

But now Samsung, which had long been considered to be out of the game in Europe's telecoms equipment market, has made a stunning comeback and broken up the duopoly.

Other deals seem likely to follow.

This is also a big step forward for the OpenRan concept, which would allow components from different suppliers to be switched out at base stations that, until now, have been kitted out by a single supplier.

The UK government - keen to limit the fallout from its Huawei ban - has been pushing the idea in the hope that it would bring more suppliers into the market.

But Nokia and Ericsson have already signed multiple 5G deals in the UK and have a big lead, which they will fight aggressively to defend.

Visual and audio comprehension



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Lecture 7

Words from the last class:

deal with, drop in, fill out, hold on, join in, ask around, lay off, put back, run out of, sort out, take on, and eat up

I spent the morning dealing with my emails.

I will drop in tomorrow morning.

It took me several hours to fill out the application form.

We'll hold on another minute, then we'll have to go.

We would be eager to join in projects of that sort.

If you ask around, I'm sure someone there can give you

directions to the museum.

They've had to cut back production and lay off workers.



The meeting has been put back to next week.

Many companies are running out of money.

I need to sort out the mess on my desk.

We're not taking on any new staff at the moment.

Great job on the presentation, the board is going to eat it

up.

Practicing the pronunciation of the most common words in the English language



like / liked: _____

help / helped: _____

start / started: _____

most: _____

book: _____

system: _____

government: _____

next: _____

city: _____

company: _____

story: _____

today: _____

job: _____

bad: _____

friend: _____

during: _____

each: _____

become / became: _____

happen / happened: _____

show / showed: _____

different: _____

American: _____

little: _____

before: _____

ever: _____

word: _____

fact: _____

right: _____

anything: _____

nothing: _____

sure: _____

small: _____

month: _____

program: _____

Exercise Seven



These are six common phrasal verbs (chunks)

takeover, bail out, cut back, go under, fall through, fall behind

1) IBM is taking over the smaller company.

takeover - _____

2) Some local businesses have offered to bail out the museum.

bail out - _____

3) Several major hospitals are cutting back on staff at the moment.

cut back - _____

4) The firm will go under unless business improves.

go under - _____

5) The planned purchase of the racecourse fell through.

fall through - _____

6) We started to fall behind with our mortgage payments when my husband lost his job.

fall behind - _____

Grammar



Past Simple Questions

What did you do last week?

Did you see Joe last week?

Did it rain on Sunday?

Did their parents come for Christmas?

How did the accident happen?

Where did your family go for their holidays?

Exercise

- 1) Robert / did / last week / go / ? _____
- 2) on Saturday / the shops / open / ? _____
- 3) buy / tickets / she / to the Gugenheim / ? _____
- 4) go bad / the salad / ? _____
- 5) the hotel / enjoy / in the mountain / Susan / ? _____
- 6) how / he / his hand / cut / ? _____
- 7) know / you / that / about / ? _____
- 8) go / they / for the summer / where / ? _____
- 9) get / that boat / here / how / ? _____

McDonald's hit by data breach in Taiwan and South

Korea



McDonald's is the latest big company to be hit by a data breach that has exposed customers' details. The world's biggest burger chain said cyber attackers had accessed a "small number" of files on customers in South Korea and Taiwan. The breach included e-mail, delivery addresses and phone numbers - but not payment details. A spokeswoman for the firm said it would take steps to "notify regulators and customers listed in these files". The details of the breach, first reported by the Wall Street Journal, were discovered during an external investigation after unauthorized activity was spotted on the company's network. The company said its "substantial investment" in cyber security meant it was identified quickly. "These tools allowed us to quickly identify and contain recent unauthorized activity on our network. A thorough investigation was conducted, and we worked with experienced third parties to support this investigation," it said. Operations at its restaurants were not affected by the hack. The fast-food firm did say, however, that personal data on employees was also accessed - although it did not say in which countries.

"In the coming days, a few additional markets will take steps to address files that contained employee personal data. "Moving forward, McDonald's will leverage the findings from the investigation as well as input from security resources to identify ways to further enhance our existing security measures." It's the latest big firm to be targeted by cyber attackers in recent weeks. Game publisher Electronic Arts (EA) said on Thursday that hackers had stolen valuable information including source code for games such as FIFA 21.

Visual and audio comprehension



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Chip shortage: Toyota to cut global production by

40%



Toyota is to slash worldwide vehicle production by 40% in September because of the global microchip shortage. The world's biggest carmaker had planned to make almost 900,000 cars next month, but has now reduced that to 540,000 vehicles. Volkswagen, the world's second-biggest car producer, has warned it may also be forced to cut output further.



The Covid pandemic boosted demand for appliances that use chips, such as phones, TVs and games consoles. On Thursday, German firm Volkswagen, which cut output earlier in the year, told Reuters: "We currently expect

supply of chips in the third quarter to be very volatile and tight. "We can't rule out further changes to production."

Toyota's other rivals, including General Motors, Ford, Nissan, Daimler, BMW, and Renault, have already scaled back production in the face of the global chip shortage. Until now, Toyota had managed to avoid doing the same, with the exception of extending summer shutdowns by a week in France the Czech Republic and Turkey. New cars often include dozens of microchips, but Toyota benefited from having built a larger stockpile of chips - also called semiconductors - as part of a revamp to its business continuity plan, developed in the wake of the Fukushima earthquake and tsunami a decade ago.

The decision to reduce output now has been precipitated by the resurgence of coronavirus cases across Asia hitting supplies. The company will make some cuts in August at its plants in Japan and elsewhere. The bulk of the cuts - 360,000 - will come in September and affect factories in Asia and the US.

In the UK, Toyota has a car plant at Burnaston, in Derbyshire, and an engine plant on Deeside. In a statement, it said: "Toyota is going to great lengths to minimize the impact of the semi-conductor supply shortage that is globally impacting the automotive industry. "In terms of our UK production operations, we are currently operating as planned at both plants."

The aim for Toyota as a whole is to make up for any lost volume by the end of 2021.

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Lecture 8

Words from the last class:

lay off, put back, run out of, sort out, take on, eat up, takeover, bail out, cut back, go under, fall through, and fall behind

They've had to cut back production and lay off workers.

The meeting has been put back to next week.

Many companies are running out of money.

I need to sort out the mess on my desk.

We're not taking on any new staff at the moment.

Great job on the presentation, the board is going to eat it

up.



IBM is taking over the smaller company.

**Some local businesses have offered to bail out the
museum.**

**Several major hospitals are cutting back on staff at the
moment.**

The firm will go under unless business improves.

The planned purchase of the racecourse fell through.

**We started to fall behind with our mortgage payments
when my husband lost his job.**

Practicing the pronunciation of the most common words in the English language



seem / seemed: _____

might: _____

hear / heard: _____

maybe: _____

right: _____

under: _____

business: _____

home: _____

kind: _____

study: _____

since: _____

issue: _____

name: _____

idea: _____

room: _____

percent: _____

far: _____

believe / believed: _____

play / played: _____

turn / turned: _____

away: _____

actually: _____

large: _____

though: _____

power: _____

kid: _____

war: _____

head: _____

mother: _____

real: _____

best: _____

team: _____

eye: _____

long: _____

Exercise Eight



These are six common phrasal verbs (chunks)

pull out, bottom out, level off, follow up, wrap up, head back

1) The project became so expensive that we had to pull out.

pull out - _____

2) There are signs that the recession has bottomed out.

bottom out - _____

3) Inflation has begun to level off.

level off - _____

4) You should follow up your phone call with an email or a letter.

follow up - _____

5) Let's wrap up this meeting so we can go to lunch.

wrap up - _____

6) Oh wow, it's already time for us to head back?

head back - _____

Grammar



Past Continuous

“What were you doing at 11:30 yesterday?” “I was around town.”

“What did he say?” “I don’t know. I wasn’t listening”

It was raining, so we didn’t go out.

Today she’s wearing a skirt, but yesterday she was wearing trousers.

Where were you going yesterday?

When were you planning on going to Recife?

Exercise

- 1) wear / a jacket _____
- 2) The shops / open / on Saturday _____
- 3) The Gugenheim / sell / some paintings _____
- 4) eat / an ice-cream _____
- 5) carry / bag _____
- 6) go / to the dentist _____
- 7) carry / an umbrella _____
- 8) wear / a helmet _____
- 9) ride / a bicycle _____

Why it's the end of the road for petrol stations

By Justin Rowlatt
Chief environment correspondent



The big worry for most people thinking about buying an electric car is how to charge the thing. But the real question you should be asking is how you're going to refuel your petrol or diesel vehicle if you don't go electric. That's because electric cars are going to send the petrol station business into a death spiral over the next two decades, making electric vehicles the default option for all car owners. Why? Because charging electric vehicles is going to become much more straightforward than refueling petrol and diesel cars.

This isn't just because the government has banned the sale of new petrol and diesel cars from 2030. Imagine we were going the other way, replacing electric cars with fossil fuel power.

You are writing the risk assessment for a new petrol station. You want to dig a big hole in the ground in the middle of town, put in some tanks and fill them up with an enormous amount of highly flammable fuel. Then you're proposing to attach a really powerful pump and invite in random members of the public.

They'll arrive in vehicles with hot engines. You'll hand them the really powerful pump that sprays the highly flammable liquid. Without any supervision they'll use it to transfer large quantities of the highly flammable liquid into their hot vehicle, they'll pay you and drive off.

Are you OK to sign off on that? Do you think Health and Safety will give it the green light?

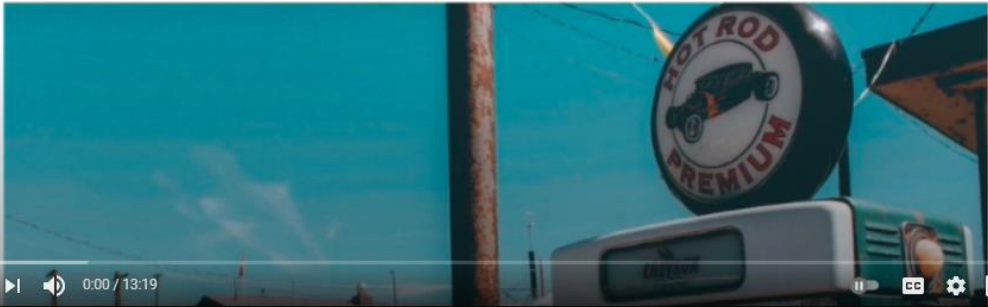
My point is that fueling cars with petrol and diesel is dangerous, which is why we do it at specially designed centralized refueling points.

Visual and audio comprehension

Why it's the end of the road for petrol stations

By Justin Rowlatt
Chief environment correspondent

11 hours ago | Comments



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Get used to high car prices: Auto production isn't returning to normal



This quarter was supposed to be when computer chip supply and auto production were returning to normal. Instead, the surge in Covid cases, especially in Southeast Asia, is causing a new round of parts shortages and auto plant shutdowns around the globe. That could keep already astronomical car prices high.

Thursday it was Toyota (TM), the world's largest automaker measured by vehicle sales, announcing shutdowns at 14 Japanese plants in September because of Covid's impact on suppliers. That will cut production there by about 40%. Toyota is also closing plants elsewhere around the globe, with North American production likely to be reduced 40% to 60%.

No. 2 automaker Volkswagen said Thursday it might be forced to make similar cuts to production soon.

"New outbreaks of Covid-19 in Asia — for example in Malaysia — are leading to renewed shuttering of key semiconductor manufacturing facilities," said Volkswagen. "As things stand, we therefore expect that the supply of chips will remain very volatile and strained in the third quarter of 2021. Further adjustments to production cannot be ruled out."

Malaysia is a major supplier of computer chips used in the auto industry.

Toyota's and VW's statements follows similar announcements by other automakers, including General Motors, Ford and Stellantis, the automaker formed earlier this year by the

merger of Fiat Chrysler and PSA Group. Parts shortages have also been cited by Tesla and upstarts like Nikola, which is racing to build its first electric trucks by the end of the year.



"The chip shortage is the headline, but there are so many disruptions in the supply chain," said Kristin Dziczek, senior vice president of research at the Center for Automotive Research. "It's a shortage of other parts, or parts piling up at the ports. There are all kinds of constraints that are biting at going back to full production." Overall auto production around the globe and across the industry was way off in the second quarter because of the chip shortage. But automakers had been anticipating the shortage of chips would abate in the second half of this year, allowing them to play catch-up in production.

Then the Delta variant happened. Vaccination rates remain low in Southeast Asia, complicating matters for suppliers.

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Visual and audio comprehension



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Lecture 9

Words from the last class:

takeover, bail out, cut back, go under, fall through, fall behind, pull out, bottom out, level off, follow up, wrap up and head back

IBM is taking over the smaller company.

**Some local businesses have offered to bail out the
museum.**

**Several major hospitals are cutting back on staff at the
moment.**

The firm will go under unless business improves.

The planned purchase of the racecourse fell through.

**We started to fall behind with our mortgage payments
when my husband lost his job.**



The project became so expensive that we had to pull out.

There are signs that the recession has bottomed out.

Inflation has begun to level off.

She's always finding fault with the way he works.

**You should follow up your phone call with an email or a
letter.**

Let's wrap up this meeting so we can go to lunch.

Oh wow, it's already time for us to head back?

Practicing the pronunciation of the most common words in the English language



run / ran: _____

live / lived: _____

write / wrote: _____

side: _____

water: _____

young: _____

okay: _____

both: _____

yet: _____

after: _____

service: _____

area: _____

important: _____

person: _____

hey: _____

much: _____

someone: _____

bring / brought: _____

move / moved: _____

must: _____

end: _____

however: _____

only: _____

around: _____

hour: _____

everything: _____

national: _____

four: _____

line: _____

girl: _____

around: _____

until: _____

father: _____

information: _____

Exercise Nine



These are six common phrasal verbs (chunks)

draw up, get ahead, burn out, measure up, zero in on, go beyond

1) I've drawn up a list of candidates that I'd like to interview.

draw up - _____

2) It's tough for a woman to get ahead in politics.

get ahead - _____

3) The relentless pressure to make money means traders burn out fast.

burn out - _____

4) She could never measure up to her mother's expectations.

measure up - _____

5) Social media allows you to zero in on consumers who'll be receptive to your messages.

zero in on - _____

6) Beyond a certain level of tiredness, it is impossible to work productively.

go beyond - _____

Grammar



Present Perfect 1

I've lost my passport.

"Where's Rebecca?" "She's gone to bed"

We've bought a new car.

It's Rachel's birthday tomorrow and I haven't bought her a present.

Where has he gone?

Have you finished with it?

Exercise

- 1) Robert / lose / his key _____
- 2) buy / I / new shoes _____
- 3) they / their glasses / forget _____
- 4) Sue / a lot of / invite / people / to the party _____
- 5) go / you / where ? _____
- 6) your meal / finish / you / ? _____
- 7) clean / he / his car _____
- 8) He / be / to Montevideo _____
- 9) She / new job / start / at her _____

Gigafactories: Europe tools up against US and Asia

as a car battery force

By Maddy Savage
BBC News, Stockholm



Surrounded by a forest of tall green pine trees, 125 miles south of the Arctic circle, a giant electric battery factory is rapidly taking shape on a site as big as 71 football pitches.

The project will be a gigafactory, a term coined by Tesla founder Elon Musk to describe his first high-volume plant for producing lithium-ion electric battery cells, deep in the Nevada desert. Startup Northvolt, co-founded by two former Tesla executives, is in Skellefteå, a much chillier location, in northern Sweden.

But from here, as well as a base in Västerås just outside Stockholm, it is hoping to provide a quarter of Europe's electric batteries, as demand for electric vehicles surges amidst the global race to cut carbon emissions.

By 2030, 40% of all new cars sold will be electric according to the latest forecast by the investment bank UBS, rising to almost 100% of the new car market by 2040. "If you look at the agenda for all the automotive manufacturers to actually make those electric cars, the amount of cells that you'll need to access, is going to be humongous," says the plant's manager Fredrik Hedlund.

Although many of the imposing grey buildings are yet to have much equipment installed, Mr Hedlund is confident everything will be in place in time for production to start by the end of 2021.

Northvolt aims to make enough batteries to power almost 300,000 electric vehicles a year. It's already received a \$14bn order from Volkswagen to produce its batteries for the



next decade and has plans for a long-term partnership with Swedish truck and bus maker Scania.

It recently announced that it had raised another \$2.75bn (£1.94bn; €2.26bn) to fund its expansion.

"We are building a totally new industry that hasn't really existed, especially in Europe, at this scale," says Mr. Hedlund, striding across the high-security site in a neon yellow jacket. "I think, not only myself but a lot of people, think that this is the coolest project in Europe right now."

In northern Sweden at least, there hasn't been a more-hyped project since miners literally struck gold 100 years ago. But for Northvolt, water is now the region's most valuable asset as the manufacturer seeks to make "the world's greenest battery", by ensuring its production techniques are as climate friendly as its product.

Renewable hydroelectric energy from the Skellefte river will fuel the battery-making process on the site, which includes using giant mixers to combine lithium, cobalt, and other metals, and drying out active material in rows of industrial ovens, which have just been installed.

Local access to raw materials and plans for an on-site battery recycling plant will also keep down the plant's own carbon footprint.

There are still gaps in the green loop though, with some employees commuting weekly by plane from other Swedish cities and many others driving non-electric cars to the site.

Visual and audio comprehension



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FTC files fresh antitrust complaint seeking to break up Facebook



The Federal Trade Commission renewed its bid to break up Facebook (FB) on Thursday by filing an amended complaint in federal court alleging the tech giant has monopolized social media and harmed competition.

The new complaint comes nearly two months after a federal judge tossed out the original complaint, arguing that the FTC had not provided sufficient evidence that Facebook holds a monopoly in social media to warrant allowing the case to continue.

In the new complaint, which is about 50% longer than the original, the FTC covers many of the same arguments. The FTC continues to argue that Facebook broke the law by engaging in anticompetitive acquisitions, most notably of Instagram and WhatsApp, and denied third-party apps access to Facebook's platform in anticompetitive ways.

"We are reviewing the FTC's amended complaint and will have more to say soon," Facebook said in a tweet Thursday. In a subsequent statement, the company called the suit "meritless."

"There was no valid claim that Facebook was a monopolist — and that has not changed," Facebook said. "Our acquisitions of Instagram and WhatsApp were reviewed and cleared many years ago, and our platform policies were lawful. The FTC's claims are an effort to rewrite antitrust laws and upend settled expectations of merger review, declaring to the business community that no sale is ever final. We fight to win people's time and attention every day, and we will continue vigorously defending our company."

The company's court deadline to respond to the amended complaint is Oct. 4.

The suit marks one of the largest legal challenges ever to Facebook's social media empire at a time when it faces



mounting scrutiny in the US and abroad. If successful, it could lead to Facebook having to spin off Instagram or WhatsApp.

Leading the charge is FTC Chair Lina Khan, a vocal critic of the tech industry who helped author a groundbreaking congressional report last year finding that Facebook, along with Amazon, Apple and Google, have abused dominant market positions to preserve their power. This summer, Facebook called on Khan to recuse herself from any decision-making surrounding the FTC antitrust suit. On Thursday, the FTC announced that Khan would not be recusing herself. "As the case will be prosecuted before a federal judge, the appropriate constitutional due process protections will be provided to the company," the FTC said in a release.

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Lecture 10

Words from the last class:

pull out, bottom out, level off, follow up, wrap up, head back, draw up, get ahead, burn out, measure up, zero in on, and go beyond

The project became so expensive that we had to pull out.

There are signs that the recession has bottomed out.

Inflation has begun to level off.

She's always finding fault with the way he works.

You should follow up your phone call with an email or a letter.

Let's wrap up this meeting so we can go to lunch.

Oh wow, it's already time for us to head back?



I've drawn up a list of candidates that I'd like to interview.

It's tough for a woman to get ahead in politics.

The relentless pressure to make money means traders

burn out fast.

She could never measure up to her mother's expectations.

Social media allows you to zero in on consumers who'll be

receptive to your messages.

Beyond a certain level of tiredness, it is impossible to work

productively.

Practicing the pronunciation of the most common words in the English language



begin / began: _____

love / loved: _____

hold / held: _____

car: _____

least: _____

already: _____

minute: _____

party: _____

together: _____

back: _____

health: _____

often: _____

reason: _____

ago: _____

black: _____

member: _____

community: _____

read: _____

stop / stopped: _____

pay / paid: _____

once: _____

social: _____

news: _____

body: _____

whether: _____

enough: _____

level: _____

able: _____

political: _____

almost: _____

boy: _____

university: _____

before: _____

later: _____

Exercise Ten



These are six common phrasal verbs (chunks)

zip up, pencil in, sign off on, run by, run past, keep away

1) Zip up your jacket, it's cold out there.

zip up - _____

2) Let's pencil a meeting in for next Thursday at 11.

pencil in - _____

3) The CEO personally signs off on every senior promotion.

sign off on - _____

4) I would like to run some ideas by you before we agree to the deal.

run by - _____

5) Could you run that past me again?

run past - _____

6) Institutional choice in government is thus a matter of which interests to secure influence on operations and which interests to keep away.

keep away - _____

Grammar



Present Perfect 2

<p>I've just</p> <p>Just = a short time ago</p>	<p>I've already</p> <p>Already = before you expected</p>	<p>I haven't..yet / Have you... yet?</p> <p>Yet = until now</p>
---	--	---

Exercise

- 1) She / just / arrived _____
- 2) They / already / seen _____
- 3) You / start / new job / yet / ? _____
- 4) She / gone out / yet _____
- 5) The bus / go / just _____
- 6) The train / leave / yet _____
- 7) He / open / it / yet _____
- 8) They / just / finish / dinner _____
- 9) It / just / stop / rain _____

UK jobs market 'showing signs of recovery'



The jobs market is "showing signs of recovery", official figures suggest, with the unemployment rate falling and the number of job vacancies rising. Unemployment stood at 4.7% in the three months to April, down from 4.8% previously, the Office for National Statistics (ONS) said.

The number of job vacancies in March to May was 758,000 - just 27,000 below pre-pandemic levels. However, unemployment among the young and those in hospitality remains high.

"Job vacancies continued to recover in the spring, and our early estimates suggest that by May the total had surpassed its pre-pandemic level, with strong growth in sectors such as hospitality.

"Meanwhile the redundancy rate remains subdued, while the number of employees on furlough has continued to decline."

Unemployment rose sharply last year as the UK went through successive lockdowns, but it has gradually fallen this year.

There are now signs that firms are expanding again, with the number of job vacancies in most industries above pre-pandemic levels in May, according to the ONS. Similarly, the redundancy rate is back to levels seen before the spread of coronavirus.

However, the number of workers on company payrolls in the accommodation and food services sector, aged under 25 years, or people living in London remains "well below" pre-pandemic levels, the ONS said.

Paul Dales, chief UK economist at Capital Economics, told the BBC's Today program that the figures showed the labor market was "starting to turn in a good way after quite a painful year last year"



"It is pretty much all down to the furlough scheme," he said.

"That has been a huge success and quite frankly one of the best government policies I think that the modern economy has ever seen. Without that I do think we would have had unemployment rates of 8-9%, similar to the peaks we saw during the global financial crisis."

Mr. Dales noted there were still 3.4 million people on furlough but said the "way the wind is blowing" meant many would end up returning to their jobs. If they did not, he said it "wouldn't be too long until they found another one".

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Goldman Sachs wants a bigger piece of Europe's \$29 trillion asset management business



Goldman Sachs (GS) is buying a Dutch investment firm for €1.6 billion (\$1.9 billion) in a bid to grow its asset management business and boost the bank's prospects outside the United States.

The US investment bank revealed Thursday that it has agreed to buy NN Investment Partners, which has \$355 billion in assets under management, from insurance company NN Group (NNGPF).

"This transaction will bring assets under [our] supervision in Europe to over \$600 billion, aligning with the firm's strategic objectives to scale its European business and extend its global reach," Goldman Sachs said in a statement.

There are nearly €25 trillion (\$29.2 trillion) in assets under management in Europe, according to the European Fund and Asset Management Association (EFAMA), making it the second biggest market after the United States.

Recent growth has been driven by the strong performance of financial markets, which has in turn increased flows into investment funds. Major players in the European market include US firms such as BlackRock (BLK) and State Street (STT), as well as Legal & General (LGGNY) in Britain, Germany's Allianz (ALIZF), France's Amundi, AXA (AXAHF) and BNP Paribas (BNPQY), and UBS (UBS) of Switzerland.

The deal for NN Investment Partners forms part of a broader push under Goldman Sachs CEO David Solomon to expand in asset and wealth management, reducing the bank's

reliance on volatile trading income. "This acquisition allows us to accelerate our growth strategy and broaden our asset management platform," Solomon said on Thursday.



Goldman already has sizable investment banking operations in Europe and offers savings accounts in the United Kingdom under its Marcus brand.

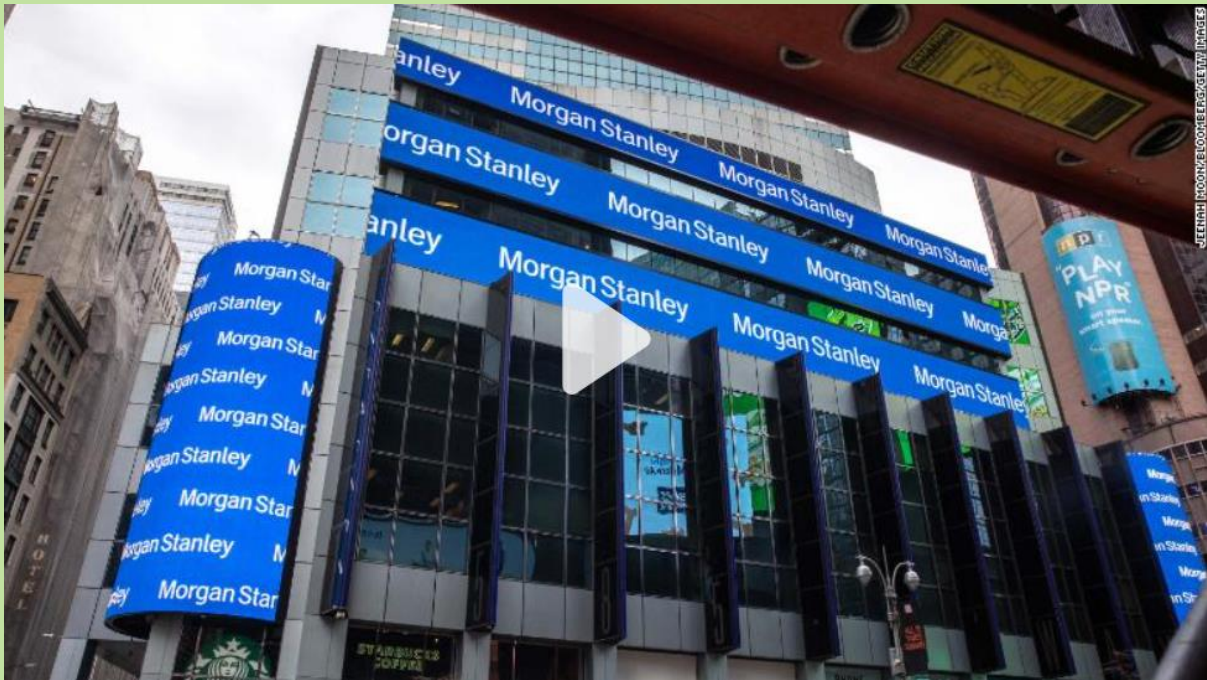
Its asset management unit reported record revenue in the second quarter, but most of it was generated by equity investments made with the firm's own capital rather than from fees for managing assets on behalf of clients.

As part of Thursday's deal, Goldman Sachs Asset Management will take over management of \$190 billion for NN Group, which forms part of NN Investment Partners' assets under management.

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<https://edition.cnn.com/2021/08/19/investing/goldman-sachs-europe-asset-manager/index.html>

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Lecture 11

Words from the last class:

draw up, get ahead, burn out, measure up, zero in on, go beyond, zip up, pencil in, sign off on, run by, run past, and keep away.

I've drawn up a list of candidates that I'd like to interview.

It's tough for a woman to get ahead in politics.

**The relentless pressure to make money means traders
burn out fast.**

She could never measure up to her mother's expectations.

**Social media allows you to zero in on consumers who'll be
receptive to your messages.**

**Beyond a certain level of tiredness, it is impossible to work
productively.**



Zip up your jacket, it's cold out there.

Let's pencil a meeting in for next Thursday at 11.

The CEO personally signs off on every senior promotion.

**I would like to run some ideas by you before we agree to
the deal.**

Could you run that past me again?

**Institutional choice in government is thus a matter of
which interests to secure influence on operations and**

which interests to keep away.

Practicing the pronunciation of the most common words in the English language



provide / provided: _____

lose / lost: _____

understand / understood: _____

change: _____

five: _____

probably: _____

center: _____

among: _____

face: _____

public: _____

food: _____

else: _____

history: _____

result: _____

morning: _____

off: _____

parent: _____

wait / waited: _____

meet / met: _____

thank / thanked: _____

office: _____

course: _____

research: _____

door: _____

white: _____

several: _____

court: _____

home: _____

better: _____

moment: _____

including: _____

both: _____

such: _____

little: _____

Exercise Eleven



These are six common phrasal verbs (chunks)

add up, blow up, bring up, call off, come across, rip off

1) He quickly added up the figures in his head.

add up - _____

2) I don't see any kind of blowup event that's going to cause the market to lose value.

blow up - _____

3) Nobody was willing to bring up the subject of pay at the meeting.

bring up - _____

4) The companies called off their merger plans late Monday citing 'adverse market conditions'.

call off - _____

5) We don't mean to be vague, but I know that's how it comes across.

come across - _____

6) Loan protection is the biggest rip-off in banking today.

rip off - _____

Grammar



Present Perfect 3

“Have you been to France?” “No, I haven’t”

I’ve been to Canada, but I haven’t been to the United States.

“Has Carol ever been to Brazil?” “Yes, once.”

I’ve never ridden a horse.

My brother has never travelled to Italy.

“Where has he gone?” “He’s gone to Spain”

Exercise

- 1) Robert / be / London / ? _____
- 2) The shops / be / open / for a while _____
- 3) You / fly / in a helicopter / ? _____
- 4) He / break / his leg _____
- 5) She / not / listen / to a word _____
- 6) They / drive / the bus _____
- 7) We / be / to Sao Paulo _____
- 8) The driver / not / win / a race _____
- 9) I / never / be / to Buenos Aires _____

Modi unveils infrastructure plan on India's 75th Independence Day



India will launch a major infrastructure plan to boost the economy and aim at 100 percent coverage of development schemes, Prime Minister Narendra Modi said in a speech on the country's 75th Independence Day.

A 100 trillion rupees (\$1.35 trillion) national infrastructure plan called "Gati Shakti" to boost manufacturing and employment will be launched, he said.

"From free cooking gas to health insurance schemes, the poor of the nation know the strength of the government schemes. These schemes have expanded rapidly in recent times, but now we have to move toward saturation," Modi said in his address from the ramparts of the Red Fort in New Delhi.

"One hundred percent of villages should have roads, 100 percent of households should have a bank account, while 100 percent of eligible persons should get insurance, pension and housing schemes. We have to operate on a cent-per-cent mode."

"All manufacturers should target the global market. India should become the hub of global market."

However, there was criticism on Indian social media as well as from opposition activists that the government had made similar infrastructure plan announcements in the past.

Asia's third-largest economy contracted 7.3 percent in the financial year that ended in March, its worst recession since independence as coronavirus lockdowns hit economic activity and rendered millions jobless.

During his speech, Modi, who wore his trademark colorful Independence Day turban, detailed his government's achievements, and hailed the country's coronavirus vaccination campaign.



“Despite all the efforts, we have not been able to save many people. So many children lost their support system, their loved ones. This unbearable pain will stay with us forever,” he said.

India is the second-worst affected country in the world after the United States with an overall caseload of more than 32 million and 431,225 deaths, with many of the casualties during a virulent second COVID-19 wave between April and June.

India gained its independence from British rule on August 15, 1947. Celebrations marking the day were muted for the second year in a row as the country braces for the third wave of the pandemic.

In his speech, Modi said India was battling twin challenges of “terrorism” and “expansionism”, remarks that domestic media and foreign policy experts interpreted as a swipe at Pakistan and China.

Indian security agencies blame Pakistan for backing armed groups who carry out attacks in India, particularly in Indian-administered Kashmir.

Visual and audio comprehension



Indian Prime Minister Narendra Modi addresses the nation to mark India's independence from British rule on August 15, 1947 [Adnan Abidi/Reuters]

https://www.youtube.com/watch?v=fgNFfYsDfp8&t=195s&ab_channel=WION

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Fed fear is back. Investors are getting antsy

By Anneken Tappe, CNN Business



Updated 2005 GMT (0405 HKT) August 19, 2021

Wall Street is fighting its Federal Reserve hangover and the Dow booked its third straight day of losses after the central bank suggested Wednesday it could ease off the stimulus gas as early as year-end.

So, the investor angst continues, sending CNN's Fear & Greed index back into "extreme fear" from "neutral" just two days ago.

The stock market opened in the red but moderated its losses shortly after. By the time the market closed, only the Dow remained in the red, ending the day down 0.2%, or 67 points.

The S&P 500 (SPX) and Nasdaq Composite (COMP) both shook off their temporary losses and each closed 0.1% higher.

On Wednesday, the minutes of the Fed's July 27-28 meeting showed that the central bank expects that it will soon start tapering its monthly purchases of \$80 billion in Treasury securities and \$40 billion in mortgage-backed securities.

"Various participants commented that economic and financial conditions would likely warrant a reduction in coming months. Several others indicated, however, that a reduction in the pace of asset purchases was more likely to become appropriate early next year," the minutes read.

Even though this is making investors nervous, it's broadly in line with expectations. Plus, even tapered asset purchases would leave the Fed's monetary policy rather loose.

Next week's central bank symposium at Jackson Hole will be watched closely for any more signals for the eventual and inevitable taper.

The central bank has three meetings left in 2021, and analysts at Bank of America think the November meetings are when the Fed is most likely to clamp down on the amount of monthly purchases.



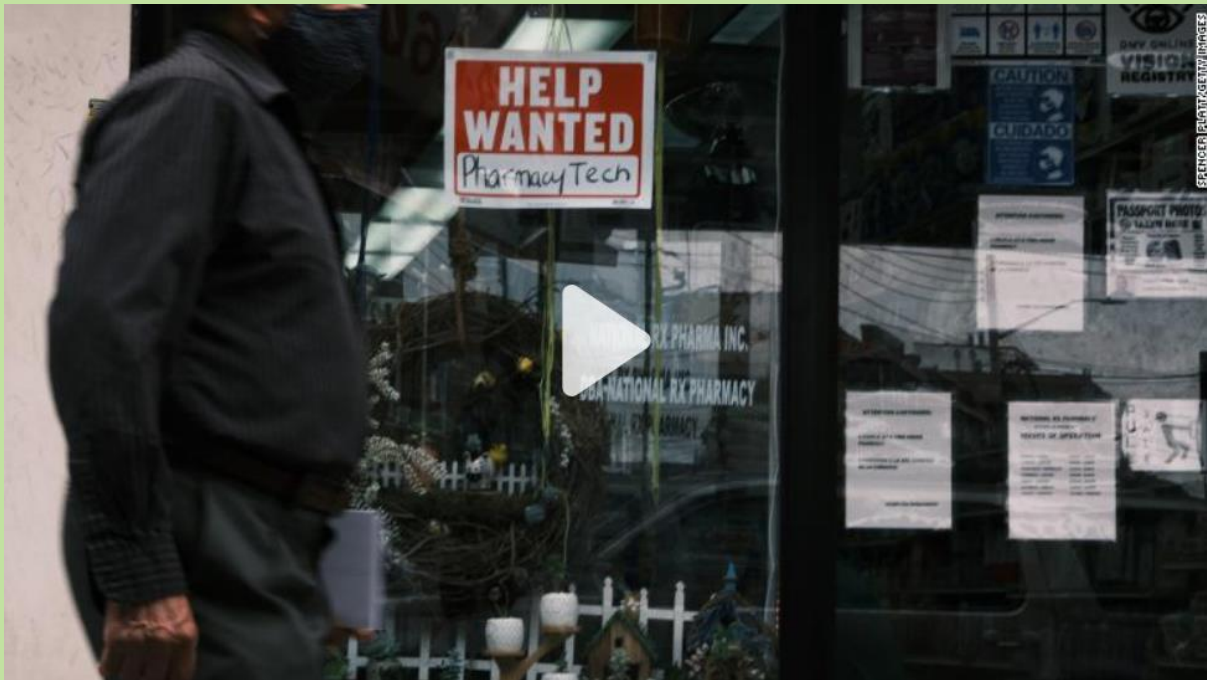
"September seems too early to start a taper since the minutes signaled FOMC agreement on providing 'advance notice' before making changes to balance sheet policy and may be too early to get a proper read on employment data since delta variant concerns emerged," the analysts wrote in a note to clients.

The taper talks also lifted up the US dollar, which is in the green Thursday. The ICE US Dollar Index, which measures the greenback against some of its biggest rivals, traded about 0.5% higher.

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Lecture 12

Words from the last class:

zip up, pencil in, sign off on, run by, run past, keep away, add up, blow up, bring up, call off, come across, and rip off.

Zip up your jacket, it's cold out there.

Let's pencil a meeting in for next Thursday at 11.

The CEO personally signs off on every senior promotion.

I would like to run some ideas by you before we agree to

the deal.

Could you run that past me again?

Institutional choice in government is thus a matter of

which interests to secure influence on operations and

which interests to keep away.



He quickly added up the figures in his head.

**I don't see any kind of blowup event that's going to cause
the market to lose value.**

**Nobody was willing to bring up the subject of pay at the
meeting.**

**The companies called off their merger plans late Monday
citing 'adverse market conditions'.**

**We don't mean to be vague, but I know that's how it comes
across.**

Loan protection is the biggest rip-off in banking today.

Practicing the pronunciation of the most common words in the English language



change / changed: _____

watch / watched: _____

sit / sat: _____

within: _____

second: _____

late: _____

street: _____

free: _____

better: _____

everyone: _____

policy: _____

table: _____

sorry: _____

care: _____

low: _____

human: _____

please: _____

create / created: _____

learn / learned: _____

kill / killed: _____

true: _____

process: _____

teacher: _____

data: _____

death: _____

whole: _____

experience: _____

plan: _____

easy: _____

education: _____

himself: _____

age: _____

hard: _____

sense: _____

Exercise Twelve



These are six common phrasal verbs (chunks)

come up with, fall apart, get along, get away, get over, pay up

1) She's come up with some amazing scheme to double her income.

come up with - _____

2) The deal fell apart because of a lack of money.

fall apart - _____

3) I wonder how Michael is getting along in his new job?

get along - _____

4) I finally got away from work at eight o'clock.

get away - _____

5) They're upset that you didn't call, but they'll get over it.

get over - _____

6) After being taken to court, they finally paid up.

pay up - _____

Grammar



Present Perfect 4

They have been married for five years.

How long have you been married?

She has lived there all her life.

Our company has been in business since 1990.

I have known her for a long time.

How long have you been on hold?

Exercise

- 1) have / in Paris / live / for 7 years / I _____
- 2) since I was / a young boy / be / have / I / a vegetarian _____
- 3) I / have / for this company / work / for 4 months _____
- 4) love / I / have / her / since 2010 _____
- 5) marry / have / We / be / for 30 years _____
- 6) have / How long / you / been / travel / ? _____
- 7) have / I / for 3 months / be / single _____
- 8) I / only / have / in Thailand / be / since Monday _____
- 9) for / I / have / here / live / 5 years _____

The tech promising to bring lectures alive

By David Silverberg
Technology of Business reporter



For Jennifer Kasiama, a student at Toronto's Ontario College

of Art and Design, 2020 was an incredibly frustrating year. Like so many others, her course become all-virtual when the pandemic took hold. "I spent so much time on my laptop, I definitely got Zoom fatigue," says Ms. Kasiama, 20.

"My attention wasn't as focused as I've been with in-person classrooms, and my grades definitely suffered in the first semester."

After struggling in the autumn, she began to monitor her screen habits, while also managing her time more successfully. In the second term her grades inched up. The lurch into virtual learning has been jarring for both students and educators.

"The transition was so unbelievable, I practically got whiplash from it," says Steven Miller, a professor of journalism and media studies at Rutgers University in New Jersey.

He was used to teaching his journalism students about reacting to a crisis, but also found himself struggling to manage the sudden shift to virtual courses as the pandemic forced Rutgers and colleges across the world to lock down.

First, he noticed a gap in communication between educators and students. "In teaching you want to see your students faces to find out if they understand what is being presented to them, and when we went to online learning, students weren't obligated to turn on their cameras," Prof Miller says.

Then, he had to quickly adapt to new software his school asked teachers to use for synchronous (real-time) and asynchronous (pre-recorded videos students can access

anytime) learning. He recorded lectures using Canvas, which helps deliver online video to students, similar to Zoom.



So, what does the future hold? It seems likely that for many

colleges there will be a hybrid format of online and in-classroom learning. Tech firm Top Hat is hoping to cash-in on that. The Toronto-based firm offers a digital courseware platform that lets anyone running a course film lectures, grade assignments, add live chat and discussion boards, and launch custom quizzes.

The popularity of its system surged during the pandemic. Top Hat recorded a 66% growth in revenue growth in the year to March 2021 - half of its current users have joined since the pandemic began.

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Johnson & Johnson names Joaquin Duato as its next CEO



Johnson & Johnson said Thursday that Joaquin Duato will transition to the role of CEO on January 3, replacing Alex Gorsky.

Gorsky, who has served as CEO and chairman since 2012, will become executive chairman at that time, according to a news release.

Duato has worked for Johnson & Johnson for more than 30 years, according to the release, and serves currently as the vice chairman of Johnson & Johnson's executive committee.

"As the world continues to face significant health challenges, including the ongoing pandemic, I am inspired by Johnson & Johnson's opportunity to play a key role in meaningfully improving the global trajectory of human health," Duato said.

Gorsky said in the release that it was an honor to lead the company.

"I have the utmost confidence in Joaquin to lead Johnson & Johnson as the Company's next CEO," Gorsky said. "Over our more than 25 years of working together, he has always demonstrated a passion for solving complex medical and business challenges."

It was during Gorsky's time at the helm that Johnson & Johnson developed a one-dose vaccine for Covid-19. He was also leading the company when it faced lawsuits claiming its talcum powder caused cancer. Johnson & Johnson (JNJ) said in 2020 that it would stop selling the product.

Visual and audio comprehension



<https://edition.cnn.com/2021/08/19/business/johnson--johnson-joaquin-duato-ceo/index.html>

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Lecture 13

Words from the last class:

add up, blow up, bring up, call off, come across, and rip off, come up with, fall apart, get along, get away, get over, and pay up

He quickly added up the figures in his head.

I don't see any kind of blowup event that's going to cause the market to lose value.

Nobody was willing to bring up the subject of pay at the meeting.

The companies called off their merger plans late Monday citing 'adverse market conditions'.

We don't mean to be vague, but I know that's how it comes across.

Loan protection is the biggest rip-off in banking today.



**She's come up with some amazing scheme to double her
income.**

The deal fell apart because of a lack of money.

I wonder how Michael is getting along in his new job?

I finally got away from work at eight o'clock.

They're upset that you didn't call, but they'll get over it.

After being taken to court, they finally paid up.

Practicing the pronunciation of the most
common words in the English language



change / changed: _____

watch / watched: _____

sit / sat: _____

across: _____

show: _____

early: _____

college: _____

music: _____

mind: _____

class: _____

police: _____

use: _____

effect: _____

season: _____

tax: _____

heart: _____

son: _____

create / created: _____

learn / learned: _____

kill / killed: _____

art: _____

possible: _____

market: _____

even: _____

air: _____

force: _____

foot: _____

according: _____

anyone: _____

baby: _____

wrong: _____

love: _____

republican: _____

full: _____

Exercise Thirteen



These are six common phrasal verbs (chunks)

let down, fall apart, put up with, show off, kick back, give in

- 1) You will be there tomorrow - you won't let me down, will you?

let down - _____

- 2) The deal fell apart because of a lack of money.

fall apart - _____

- 3) I don't know how he puts up with their constant complaining.

put up with - _____

- 4) He won't stop showing off how much money he makes.

show off - _____

- 5) She has no plans to kick back, and her schedule is as busy as ever.

kick back - _____

- 6) The government cannot be seen as giving in to unions' demands.

give in - _____

Grammar



For / Since / Ago

She arrived in Ireland three days ago.

He has been in England for three days.

Enzo has been living in London since 2011.

His parents came to see him last summer and stayed for 5 days.

Has the post arrived yet? Yes, the postman came 10 minutes ago.

Our company was founded 50 years ago by the Chairman's father.

Exercise

- 1) I haven't seen Linda _____ she moved to New York last year.
- 2) The new trainee is going to stay _____ two months.
- 3) My husband is going to take me to Rome _____ a long week-end.
- 4) Paul has been demonstrating the new product _____ 9 o'clock this morning.
- 5) Six months _____ they requested our price list and I have had no news
_____ then.
- 6) Hi there! I haven't seen you _____ ages!
- 7) have been working on my homework _____ 1 o'clock.
- 8) We have been in business _____ over five years.

Amazon just scored a major win in the battle for India's retail market



India's top court has handed Amazon a major victory in its fight with Reliance Industries for the country's growing e-commerce market.

On Friday, the Supreme Court of India ruled in favor of the American company's efforts to stop its rival Reliance from buying Future Retail, a local, cash-strapped retailer.

The e-commerce firm founded by Jeff Bezos had been trying to stop the deal since it was announced last year, and in October, Singapore International Arbitration Centre (SIAC) had ordered a temporary halt on the \$3.4 billion deal.

Future Group had raised questions about the validity of the Singapore court's order in India, but the country's Supreme Court ruled Friday that it is enforceable.

While Amazon welcomed the verdict, it's a major setback for Reliance, the massive conglomerate owned by Mukesh Ambani, Asia's wealthiest man. He's been locked in a battle with Amazon over access to more of India's online shopping industry.

Adding Future Retail — the cash cow of Indian conglomerate Future Group, and the owner of supermarket chain Big Bazaar and other brands — was supposed to help Ambani gain a bigger foothold in the market.

When asked for comment, Reliance sent CNN Business a copy of Future Retail's statement, which said the retailer "intends to pursue all available avenues to conclude the deal to protect the interests of its stakeholders and workforce."

Since the deal was announced, Amazon (AMZN) has argued that the deal violated an agreement that it made with another entity owned by Future Group. Amazon's deal gave it a



nearly 5% stake in Future Retail, along with the right of first refusal to acquire more shares in Future Retail, according to securities filings.

Amazon sought to enforce the agreement it made with Future Group through the SIAC, with Singapore often seen as a neutral jurisdiction to settle disputes. Friday's verdict sends the dispute back to the arbitrator.

"We hope that this will hasten a resolution of this dispute with Future Group," an Amazon spokesperson said.

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Mastercard has been banned from issuing new cards in India



Mastercard has been ordered to stop taking new customers in India, as authorities there say it violated the country's rules on how data should be stored.

Starting next Thursday, the company will be banned from issuing new debit, credit or prepaid cards, according to the Reserve Bank of India (RBI). It did not stipulate how long the restrictions would last.

In a statement Wednesday, the central bank said that Mastercard (MA) had been given "considerable time and adequate opportunities" to comply with a mandate announced in 2018.

That measure requires all payment providers to store data on Indian users and transactions only on locally based servers. Companies were given six months to comply with the mandate at the time.

The RBI didn't immediately respond to a request for comment about why its action against Mastercard was coming now.

In its order Wednesday, the RBI said that Mastercard should direct all card-issuing banks "to conform" to the new restrictions.

The move will not impact the company's existing customers.

In response to a query from CNN Business, Mastercard declined to share its number of users in the country.

But it stressed that "there is no impact to our current operations in India," and said the company "is fully committed to our legal and regulatory obligations in the markets we operate in."



Mastercard added that it had "worked closely" with the central bank over the past three years in efforts to comply with requirements.

"While we are disappointed with the stance taken ... we will continue to work with them and provide any additional details needed to resolve their concerns," it said.

This isn't the first time India has imposed such restrictions.

In April, the RBI placed similar curbs on American Express (AXP) over the same issue.

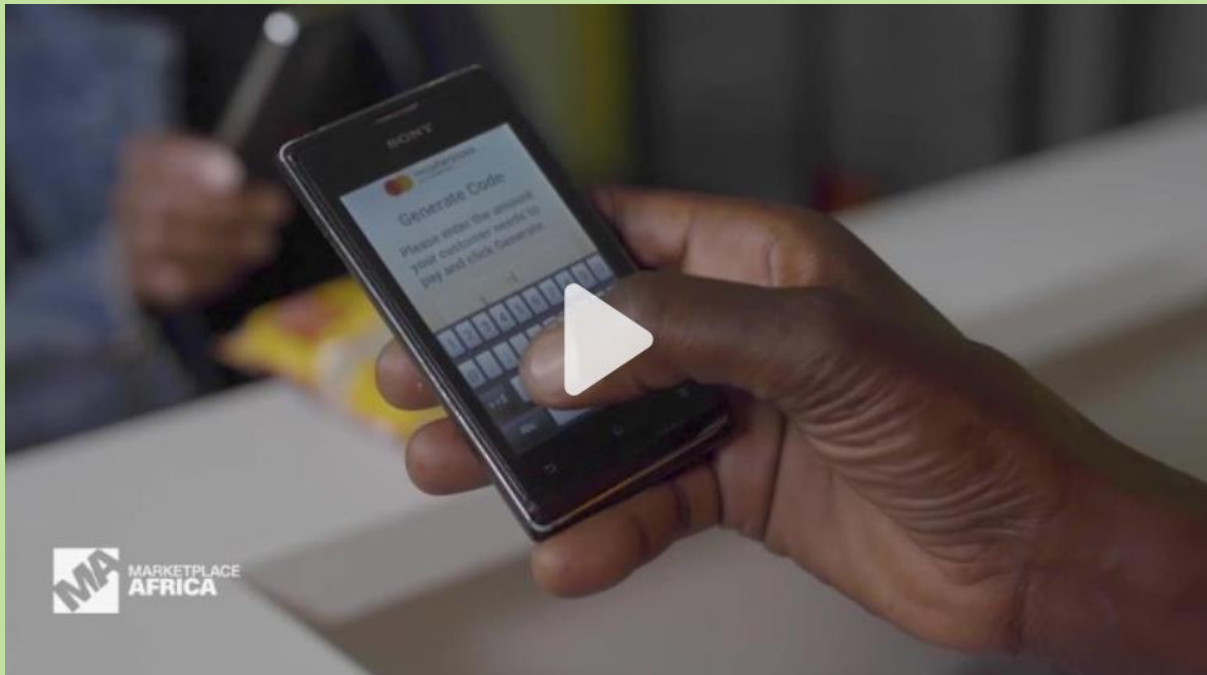
American Express said at the time that it had been "in regular dialogue" with Indian authorities and "demonstrated our progress towards complying with the regulation."

The company told CNN Business there was "no update" to its statement on Thursday.

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<https://edition.cnn.com/2021/07/15/business/mastercard-india-rbi-intl-hnk/index.html>

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Lecture 14

Words from the last class:

come up with, fall apart, get along, get away, get over, pay up, let down, fall apart, put up with, show off, kick back, and give in

**She's come up with some amazing scheme to double her
income.**

The deal fell apart because of a lack of money.

I wonder how Michael is getting along in his new job?

I finally got away from work at eight o'clock.

They're upset that you didn't call, but they'll get over it.

After being taken to court, they finally paid up.



**You will be there tomorrow - you won't let me down, will
you?**

The deal fell apart because of a lack of money.

**I don't know how he puts up with their constant
complaining.**

He won't stop showing off how much money he makes.

**She has no plans to kick back, and her schedule is as busy
as ever.**

**The government cannot be seen as giving in to unions'
demands.**

Practicing the pronunciation of the most common words in the English language



change / changed: _____

watch / watched: _____

sit / sat: _____

behind: _____

interest: _____

sometimes: _____

security: _____

control: _____

rate: _____

local: _____

report: _____

nation: _____

action: _____

wife: _____

decision: _____

value: _____

phone: _____

create / created: _____

learn / learned: _____

kill / killed: _____

thanks: _____

event: _____

strong: _____

site: _____

church: _____

model: _____

relationship: _____

six: _____

fine: _____

movie: _____

field: _____

less: _____

player: _____

couple: _____

Exercise Fourteen



These are six common phrasal verbs (chunks)

fix up, get off, con into, chicken out, take apart, stick to

1) I fixed up a meeting with this very powerful person at the BBC.

fix up - _____

2) If the factory workers have met their quotas for the week, they can get off early on Friday afternoon.

get off - _____

3) I can't believe that guy conned you into loaning him hundreds of dollars.

con into - _____

4) I didn't chicken out, I just changed my mind, OK?

chicken out - _____

5) If you underestimate her, she will take you apart during the debate.

take apart - _____

6) Are you still sticking to your decision to fire him?

stick to - _____

Grammar



Present Perfect and Simple Past

I saw Rachel yesterday.

I have seen Rachel around.

I have lost my key.

I lost my key last week.

John has gone home.

John went home ten minutes ago.

Exercise

- 1) I _____ three movies this week. (see)
- 2) I _____ three movies last week. (see)
- 3) Martin _____ his car again. (crash)
- 4) Martin _____ his car last year.
- 5) I _____ in Victoria for five years. (live)
- 6) I _____ in Victoria for five years. (live)
- 7) I _____ Julie for ten years. (know)
- 8) I _____ Julie for ten years. (know)
- 9) I _____ my keys! (lose)

Brazil hopes the world will get a taste for its favourite spirit



There is no other drink that represents Brazil more than the sugar cane spirit cachaça.

You visit a bustling bar with friends on a hot evening, and enjoy cold glasses of the country's national cocktail - caipirinha, a mixture of cachaça, sugar, and lime, with lots and lots of ice.

Or just as popular - you drink cachaça neat, downing shots to toast your companions. Yet like the nation as a whole, the spirit has had a difficult pandemic. With bars and restaurants across Brazil closed for long periods since last spring and households not allowed to mix, sales slumped by almost a quarter in 2020. Producers and industry leaders now hope to boost overseas orders of cachaça, in order to compensate. But as Luciano Sadi Andrade, marketing manager at distillers Companhia Müller de Bebidas, admits: "It has always been a challenge... to explain the concept of cachaça for the foreign market."

So what exactly is cachaça? Pronounced "ka-SHAS-sa", it is distilled from sugar cane juice.

This, Brazil says, makes it different to rum, which is typically made from the molasses, or thick treacle, left over after sugar cane has been processed into sugar.

Fans of cachaça say this makes it taste fresher and fruitier than rum.

Cachaça, which can only be made in Brazil, is believed to have been first distilled in the country in 1516. This means that it predates the production of both rum and tequila.

It is also regarded to be the world's third most-produced spirit, after vodka and China's baijiu.

The country makes some 800 million litres of cachaça a year, according to trade body Brazilian Institute of Cachaca (Ibrac) Yet such is the thirst for the spirit in its vast home country - less than 1% is exported.



To boost overseas awareness, earlier this year Ibrac joined forces with the Brazilian Trade and Investment Promotion Agency (Apex-Brasil) to launch a 24-month promotional drive. Their work so far includes a website - Taste Brasil - which gives information on cachaça, how to make a good caipirinha, and details of other cocktails that can be made with the spirit. Producers are being given financial help to attend international drinks fairs and to find overseas partners.

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US jobless claims hit pandemic low, Federal

Reserve eyes tapering



Initial claims for state unemployment benefits in the United States fell for the fourth consecutive week, hitting their lowest levels since the coronavirus pandemic first shuttered many businesses and sent workers home in March 2020.

Seasonally adjusted initial claims for unemployment assistance hit a pandemic low of 348,000 for the week ending August 14, down 29,000 from the previous week, the US Department of Labor said Thursday, a sign the US labour market is picking up steam even as cases of the coronavirus surge in some states, mostly among unvaccinated people.

Continuing claims for unemployment benefits also fell, hitting a pandemic low of 2.8 million for the week ending August 7, a decrease of 79,000 from the previous week's revised figure.

But jobless claims still remain elevated from the beginning of the pandemic more than a year and a half ago. Initial jobless claims stood at 256,000 on March 14, 2020, and continuing claims for unemployment assistance were 1.7 million at the time.

Still, this week's figures are another sign that the US economy continues to recover after the darkest days of the coronavirus pandemic, and those figures are also likely to play into the ongoing political debate about when the US Federal Reserve should consider pulling back off some of its economic support.

US President Joe Biden and his economic team have repeatedly argued that strong support continues to be necessary to ensure the US economy makes a full recovery.

Rising levels of inflation, however, have led members of the Republican party to argue Biden and his team are running the economy too hot, pumping in money when the recovery has already taken hold. Dozens of governors, all of them Republicans, already moved to end the federal \$300 top-up to state unemployment benefits before it was set to expire in September. But the Federal Reserve has said it will continue supporting the economy until it meets its goals of maximum employment and inflation at the rate of 2 percent in the longer term. Fed officials have repeatedly said they view the current level of inflation as transitory, the result of supply chain bottlenecks and pent-up demand.

“Substantial further progress” has been the phrase used by the Fed to indicate when it might taper off its current level of bond buying, which includes at least \$80bn in Treasury securities per month and at least \$40bn in agency mortgage-backed securities per month.

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Lecture 15

Words from the last class:

let down, fall apart, put up with, show off, kick back, give in, fix up, get off, con into, chicken out, take apart, and stick to

You will be there tomorrow - you won't let me down, will you?

The deal fell apart because of a lack of money.

I don't know how he puts up with their constant complaining.

He won't stop showing off how much money he makes.

She has no plans to kick back, and her schedule is as busy as ever.

The government cannot be seen as giving in to unions' demands.



**I fixed up a meeting with this very powerful person at the
BBC.**

**If the factory workers have met their quotas for the week,
they can get off early on Friday afternoon.**

**I can't believe that guy conned you into loaning him
hundreds of dollars.**

I didn't chicken out, I just changed my mind, OK?

**If you underestimate her, she will take you apart during the
debate.**

Are you still sticking to your decision to fire him?

Practicing the pronunciation of the most common words in the English language



change / changed: _____

watch / watched: _____

sit / sat: _____

themselves: _____

record: _____

especially: _____

difference: _____

light: _____

development: _____

federal: _____

former: _____

role: _____

pretty: _____

myself: _____

view: _____

price: _____

effort: _____

create / created: _____

learn / learned: _____

kill / killed: _____

nice: _____

quite: _____

along: _____

voice: _____

finally: _____

department: _____

either: _____

toward: _____

leader: _____

because: _____

photo: _____

space: _____

project: _____

position: _____

Exercise Fifteen



These are six common phrasal verbs (chunks)

track down, wear down, settle down, put off, bump into, beef up

1) He finally managed to track down the papers he wanted.

track down - _____

2) Both sides are trying to wear the other down by being obstinate in the negotiations.

wear down - _____

3) She quickly settled down in her new job.

settle down - _____

4) The meeting has been put off for a week.

put off - _____

5) We bumped into Amy when we were in town last week.

bump into - _____

6) The company has invested \$11 million to beef up its video news capabilities and upgrade its website.

beef up - _____

Grammar



Passive

Butter is made from milk.

Oragens are imported into England.

This house was built 100 years ago.

These houses were built 100 years ago.

How often are these rooms cleaned?

I am never invited to parties.

Exercise

- 1) the office / clean / every day _____
- 2) how often / these rooms / cleaned / ? _____
- 3) glass / made / from sand _____
- 4) the windows / cleaned / every two weeks _____
- 5) this room / not / used / very much _____
- 6) we / allowed / to park here / ? _____
- 7) how / this / pronounced / word / ? _____
- 8) when / this bridge / built / ? (past) _____
- 9) you / invited / to Jon's party last week / ? _____

Amazon plans to open department stores in the US:**WSJ**

Amazon is planning to open large physical retail stores in the United States that will function as departments stores and sell a variety of goods including clothes, household items and electronics, people familiar with the retail giant's plans told The Wall Street Journal (WSJ) on Thursday.

The e-commerce firm's first physical stores are expected to open in Ohio and California, and will be about 2,787 square metres (30,000 square feet), similar in size to Bloomingdale's and Nordstrom department stores, WSJ said in an exclusive report.

It is not yet clear what brands the company will offer at its brick-and-mortar shops, although its own Amazon label, which makes products ranging from clothes and furniture to batteries and electronic devices, is expected to feature prominently, the sources said.

Amazon has dominated the online shopping space in recent years and has previously experimented with stores that sell books and groceries in several US states including California, Colorado and Washington. It acquired grocery company Whole Foods in 2017.

Last year, Amazon witnessed a surge in business and online purchases from American shoppers who went online for household products and groceries. Business boomed as COVID-19 forced millions indoors.

With the reported plans to expand into the brick-and-mortar space, Amazon will join an arena that it itself has helped reshape.

In recent years, many department stores, malls and mom-and-pop shops have shuttered their doors as consumers moved to search for better deals online.



Founded in 1994 as an online site selling books, Amazon approached some US apparel brands about two years ago with the idea of opening large stores that would sell its own products, a person familiar with the move told WSJ.

Amazon executives believe that physical stores could help attract new customers and provide a space that will showcase the firm's devices and products, a person familiar with the matter said. That can also help customers try on clothes and familise themselves with the various goods Amazon sells, the source added. In recent years, department stores were hit hard by discounters, fast-fashion brands and e-commerce.

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The picture for Chinese tech stocks just keeps getting worse



London (CNN Business)China's escalating crackdown on the country's once-mighty technology sector shows no signs of abating, leaving investors to wonder: Where does the market rout end?

What's happening: China passed sweeping new rules about the collection and use of personal data on Friday, just days after it proposed major changes to curb anti-competitive behavior by big internet firms. Beijing says the potential mishandling of data poses risks to national security as regulators apply pressure to companies that list overseas.

"Once the privacy law comes into effect in November ... China's regulatory regime for tech will be one of the strictest of any major economy," said Julian Evans-Pritchard, senior China economist at Capital Economics. "That's a remarkable shift from just a year or so ago when the opposite was true. "

The news sent Hong Kong's Hang Seng down 1.8% as the index officially entered a bear market, having plunged 20% from its recent peak.

The impact of Beijing's steady tightening of the screws on the country's tech giants is even more apparent when examining individual companies.

It's been more than nine months since Alibaba (BABA) affiliate Ant Group suspended its public offering following a dust-up between China's regulators and co-founder Jack Ma. Yet the company's shares continue to get crushed. Alibaba's stock in Hong Kong, which shed

2.6% on Friday, has plummeted 32% year-to-date, erasing more than \$180 billion in market value.

Shares in New York tell a similar story, having lost 31% this year.

JD.com (JD), another Chinese e-commerce company, saw its stock drop 2% in Hong Kong on Friday. It's down 29% in 2021.

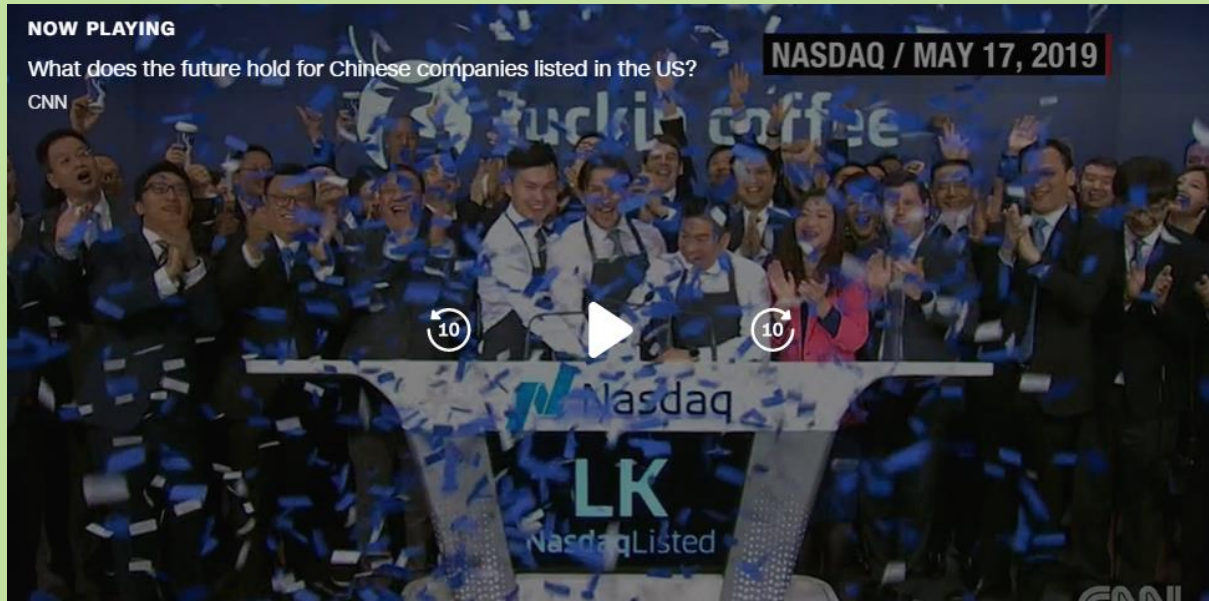
Consensus is growing that more pain is to come. Pritchard notes "legitimate concerns about the underlying motivations behind the abrupt crackdown and whether it forebodes broader efforts to rein in the private sector and shore up the position of the state."

Meanwhile, the companies caught in the crossfire have made clear they think the campaign by regulators will only intensify.

Tencent (TCEHY), the Chinese gaming and social media giant, said Wednesday that that "new regulations should be coming" in the near future.



Visual and audio comprehension



<https://edition.cnn.com/2021/08/20/investing/premarket-stocks-trading/index.html>

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Gustav

Lecture 16

Words from the last class:

fix up, get off, con into, chicken out, take apart, stick to, track down, wear down, settle down, put off, bump into, and beef up

**I fixed up a meeting with this very powerful person at the
BBC.**

**If the factory workers have met their quotas for the week,
they can get off early on Friday afternoon.**

**I can't believe that guy coned you into loaning him
hundreds of dollars.**

I didn't chicken out, I just changed my mind, OK?

**If you underestimate her, she will take you apart during the
debate.**

Are you still sticking to your decision to fire him?



He finally managed to track down the papers he wanted.

**Both sides are trying to wear the other down by being
obstinate in the negotiations.**

She quickly settled down in her new job.

The meeting has been put off for a week.

We bumped into Amy when we were in town last week.

**The company has invested \$11 million to beef up its video
news capabilities and upgrade its website.**

Practicing the pronunciation of the most common words in the English language



change / changed: _____

watch / watched: _____

sit / sat: _____

special: _____

548million: _____

film: _____

major: _____

type: _____

town: _____

article: _____

road: _____

form: _____

chance: _____

drug: _____

economic: _____

situation: _____

practice: _____

create / created: _____

learn / learned: _____

kill / killed: _____

happy: _____

science: _____

early: _____

yourself: _____

clear: _____

brother: _____

matter: _____

dead: _____

image: _____

star: _____

cost: _____

simply: _____

post: _____

society: _____

Exercise Sixteen



These are six common phrasal verbs (chunks)

back down, blow off, fill up, knock over, lift up, run up

1) Eventually, Roberto backed down and apologized.

back down - _____

2) Just blow off his comments, he's only joking.

blow off - _____

3) The sales pipeline for his facility is starting to fill up with clients.

fill up - _____

4) They knocked over a company and headed for another.

knock over - _____

5) Nothing lifts me up after a tough day at work like classical music.

lift up - _____

6) Experts are attributing the run-up in price to a sudden surge in demand.

run up - _____

Grammar



Passive 2

It was being repaired.

Some new houses are being built opposite the park.

The office is being cleaned at the moment.

My key has been stolen.

My keys have been stolen.

I haven't been invited.

Exercise

- 1) The room _____ yesterday. (clean)
- 2) The room isn't dirty any more. It _____. (clean)
- 3) An airplane has been _____ into an accident. (involve)
- 4) Some people were _____ by a monster. (attack)
- 5) Those computers were _____ by the mayor's town. (give)
- 6) All the candies will be _____ by Jack. (sell)
- 7) The money is being _____ by the secretary. (count)
- 8) Two hundred people were _____ by a serial killer. (murder)
- 9) The music was _____ in the MP3. (play)

Oil continues to fall as Fed mulls tapering, OPEC+

turns on taps



Oil fell for the sixth day in a row to the lowest level since May after the U.S. Federal Reserve on Wednesday signaled it was set to start tapering asset purchases within months. West Texas Intermediate futures ended the session down 2.7%, dipping below \$64 a barrel amid a broader commodity selloff as the prospect of reduced stimulus shook markets.

The delta virus variant for air travel is denting demand, with enthusiasm for air travel waning in the both the U.S. and Japan. Asia's physical market is softening with muted buying from China and a move by India to sell oil from its strategic reserves. "The dollar is seeing considerable strength as the Fed moves to cool the economy," said John Kilduff, a partner at Again Capital LLC. "Oil was already seeing downward pressure as the market reeled from softened demand coming out of China, and waning commodities appeal is encouraging the slump further."

Oil's rally in the first half of the year has lost momentum since July amid the threat to demand posed by the spread of the delta variant. At the same time, OPEC+ pushed ahead with gradually restoring supplies. The combination of factors has led leading analysts to lower price forecasts for the last half of the year. To cushion the U.S. economy from the blow inflicted by the pandemic, the Fed has been buying \$120 billion of assets every month, buoying commodities. The minutes of the bank's July meeting showed a potential pullback in its monthly bond purchases, as most participants now judged it could be appropriate to start reducing the pace of stimulus.

“Economic growth concerns, stronger dollar and a risk-off environment are not helping oil,” said Giovanni Staunovo, an analyst at UBS Group AG. “Demand will continue to recover



in an uneven way over the coming weeks and the oil market remains under-supplied. So that should still support prices down the road.”

Prices:

- WTI for September delivery fell \$1.77 to settle at \$63.69 a barrel in New York. It slipped as much as 4.3% earlier.
- Brent for October settlement declined \$1.78 to end session at \$66.45 a barrel.
- Road traffic remains depressed in various Southeast Asian countries as various levels of lockdowns are still in place.

“Indicators for consumption coming out of the region have global influence,” said Stewart Glickman, energy equity analyst at CFRA Research. “Where China goes, investors follow.”

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GM recalling another 70,000 Chevrolet Bolt electric cars



General Motors is recalling another 73,000 Bolt EV and EUV electric vehicles in the United States and Canada for a problem that could cause the vehicles to catch fire.

GM had earlier announced that the recall would cost \$800 million, but that was before the recall was expanded to cover all remaining Bolt vehicles. The recall is now expected to cost an additional \$1 billion.

The recall comes after GM had previously recalled about 70,000 Bolt vehicles for the same potential problem. The recall now covers Bolt EV and EUVs from 2017 to 2022.

The recalled Bolt vehicles can catch fire after being charged due to a manufacturing defect, the company said. Until the batteries in the recalled vehicles can be checked and replaced, if necessary, GM recommends the vehicles be set to charge to only 90%. Owners should also charge their vehicles more frequently and avoid allowing the battery to be depleted to less than about 70 miles of driving range. The vehicles should also be parked outdoors right after charging and should not be charged indoors.

GM now says it is pursuing reimbursements from Korean battery manufacturer LG, the company that made the batteries that, GM said, are the cause of the problem.

LG did not immediately respond to a request for comment.

GM had previously said that the problem with the Bolt batteries was caused by two rare battery manufacturing errors in model years 2017 to 2019 vehicles, and that more recent models did not undergo the same battery manufacturing process and so were not included in

the recall. Now, though, GM is recalling 9,335 more model year 2019 Bolt EVs and another 63,683 model year 2020 through 2022 Bolt EV and Bolt EUV models. The Bolt EUV is a taller crossover SUV version of the Bolt EV.

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Visual and audio comprehension



<https://edition.cnn.com/2021/08/20/business/gm-bolt-ev-recall/index.html>

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Lecture 17

Words from the last class:

**track down, wear down, settle down, put off, bump into, beef up, back down,
blow off, fill up, knock over, lift up, and run up**

He finally managed to track down the papers he wanted.

Both sides are trying to wear the other down by being

obstinate in the negotiations.

She quickly settled down in her new job.

The meeting has been put off for a week.

We bumped into Amy when we were in town last week.

The company has invested \$11 million to beef up its video

news capabilities and upgrade its website.



Eventually, Roberto backed down and apologized?

Just blow off his comments, he's only joking.

**The sales pipeline for his facility is starting to fill up with
clients.**

They knocked over a company and headed for another.

**Nothing lifts me up after a tough day at work like classical
music.**

**Experts are attributing the run-up in price to a sudden
surge in demand.**

Practicing the pronunciation of the most common words in the English language



change / changed: _____

watch / watched: _____

sit / sat: _____

picture: _____

piece: _____

paper: _____

energy: _____

personal: _____

building: _____

military: _____

open: _____

doctor: _____

activity: _____

exactly: _____

American: _____

media: _____

evidence: _____

create / created: _____

learn / learned: _____

kill / killed: _____

product: _____

arm: _____

technology: _____

comment: _____

look: _____

term: _____

color: _____

choice: _____

source: _____

mom: _____

soon: _____

director: _____

international: _____

617rule: _____

Exercise Seventeen



These are six common phrasal verbs (chunks)

start out, stop over, tear off, turnover, use up, trick into

1) What started out as a part-time job soon became a full-time occupation.

start out - _____

2) I stopped over in Paris on my way back.

stop over - _____

3) I hate to tear off from you guys, but I'm late for dinner.

tear off - _____

4) I've been turning over their job offer for days, but I still haven't made a decision.

turn over - _____

5) His career simply used him up.

use up - _____

6) I can't believe he tricked me into doing his work for him like this—I should have known better!

trick into - _____

Grammar



Regular and Irregular Verbs

I cleaned my room yesterday.

Chris studied engineering at university.

These rooms are cleaned everyday.

I made a cake yesterday.

I have made some coffee.

Butter is made from milk.

Exercise

- 1) I _____ my hands because they were dirty (wash)
- 2) Somebody has _____ this window. (break)
- 3) I feel good. I _____ very well last night. (sleep)
- 4) We _____ a really good film yesterday. (see)
- 5) It _____ a lot while we were on holiday. (rain)
- 6) I've _____ my bag. Have you _____ it? (lose) (see)
- 7) Rosa's bicycle was _____ last week. (steal)
- 8) I _____ to bed early because I was tired. (go)
- 9) Have you _____ your work yet? (finish)

Unease over COVID, Fed tapering and China's economy grips markets



Iron ore, luxury stocks and the dollar are all sending the same message across markets: investors are getting uneasy.

That anxiety was on display on Thursday as global markets shuddered in the wake of concerns stretching from China's economy, Covid and the tapering of Federal Reserve stimulus. While the pain was sharpest in commodities and cyclical, even defensive tech stocks slumped.

"What if the Fed can't taper, let alone hike? This market is wedded to the narrative," said Kit Juckes, chief foreign-exchange strategist at Societe Generale SA in London.

While global equity markets are still teetering near all-time highs, there's evidence across other markets that all is not well. The clearest alarm bell is coming from commodities most sensitive to any shifts in economic growth.

Iron ore, the raw material for steel, sank to an eight-month low. Oil fell to the lowest since May and global commodity shares lost almost 2%.

Investors sought havens, pushing the dollar index to the highest since November. Gold held up in the face of pressure, with prices steady at \$1,791 an ounce.

"There appears to be this wall of worry and it almost feels as if investors are looking for excuses to continue to climb this wall of worry," said Anneka Treon, a managing director at Van Lanschot Kempen. "It appears to be an inflection point."

Even luxury, an industry once viewed as recession-proof, looks like a pain point as Asian countries go into lockdown and China slows. France, the home of Hermes International



and LVMH, led a broad selloff in European stocks. The benchmark CAC Index sank 2.6%, the most in a month. Here's three other examples of angst in the market:

Volatility Indexes

The Cboe Volatility Index jumped above 23, the highest level since May. While August is typically a turbulent month and mid-month sell-offs have become a feature of markets all year, one-sided positioning may also be fueling the surge. Systematic volatility sellers have been out in force recently according to Credit Suisse Group AG, and any turbulence could be spurring them to cover their positions.

Emerging-Market Currencies

MSCI's emerging-market currency index erased all of its gains for the year on Thursday. The index closed below its 200-day moving average this week, heralding further declines.

Energy Stocks

West Texas Intermediate futures have fallen for six days, taking down the wider energy space in the process. Oil and gas producers in the MSCI World Index sank as much as 1.6%.

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Vaccine mandates at work meet their toughest

opponent: America's labor shortage



At Kevin Smith's home health care agency in Massachusetts, only 52% of his 400 staff members have been vaccinated. He'd like to order them all to get the shot, but he says he can't risk a mass exodus.

It's a legitimate fear. The labor market is very tight, with a record number of job openings and not enough job candidates. And among unvaccinated workers asked what they would do if their employer instituted a mandate, 50% said they'd leave their job, according to a June survey by health policy think tank KFF.

"It puts you at risk of alienating the staff, if not losing them to a competitor," said Smith, who has run the family-owned Best of Care since 2013. "No one can afford to do that. That is why any employer in our industry is so reluctant to impose a mandate."

The meeting of the labor market challenge and public health crisis puts employers in a tough spot: The worker shortage means employer mandates are not likely to be the answer to raising the nation's vaccination rate. But a higher inoculation rate is exactly what experts say we need to end the pandemic.

Difficulty finding workers

The Equal Employment Opportunity Commission has given guidance to employers that they have the right to impose a vaccine mandate as long as there are exceptions for employees with health conditions that pose a risk or legitimate religious objections.

Yet "employers in a labor shortage environment don't want to create any barrier for employment, let alone any cause for people to go elsewhere," said Julia Pollak, chief economist for job site Ziprecruiter.

It's not clear how many employers are taking that step. A June survey from the Society of Human Resource Management showed 29% of workers say their employers are requiring vaccines. A Gartner survey from the end of July found only 9% doing so.

Even among hospitals, most employers don't have vaccine mandates: The American Hospital Association said only 2,100 hospitals, about a third of the nation's total, require vaccines. And many are in places where state laws or executive orders mandate them.

Brian Kropp, chief of research at consulting firm Gartner's HR practice, says he believes that figure will remain a minority — even as household-name companies have begun implementing mandates in response to the Delta variant surge of Covid cases.

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Visual and audio comprehension



<https://edition.cnn.com/2021/08/20/economy/employer-covid-vaccine-mandate-labor-market/index.html>

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Lecture 18

Words from the last class:

back down, blow off, fill up, knock over, lift up, run up, start out, stop over, tear off, turnover, use up, and trick into

Eventually, Roberto backed down and apologized?

Just blow off his comments, he's only joking.

The sales pipeline for his facility is starting to fill up with clients.

They knocked over a company and headed for another.

Nothing lifts me up after a tough day at work like classical music.

Experts are attributing the run-up in price to a sudden surge in demand.



What started out as a part-time job soon became a full-time occupation.

I stopped over in Paris on my way back.

I hate to tear off from you guys, but I'm late for dinner.

I've been turning over their job offer for days, but I still haven't made a decision.

His career simply used him up.

I can't believe he tricked me into doing his work for him like this—I should have known better!

Practicing the pronunciation of the most
common words in the English language



change / changed: _____

watch / watched: _____

sit / sat: _____

campaign: _____

ground: _____

election: _____

uh: _____

page: _____

itself: _____

test: _____

patient: _____

certain: _____

whatever: _____

half: _____

video: _____

support: _____

third: _____

create / created: _____

learn / learned: _____

kill / killed: _____

rest: _____

recent _____

available: _____

step: _____

ready: _____

opportunity: _____

official: _____

oil: _____

call: _____

organization: _____

character: _____

single: _____

current: _____

likely: _____

Exercise Eighteen



These are six common phrasal verbs (chunks)

think up, pick out, monkey around with, look after, look up, keep from

1) She thought up a plan to make more money.

think up - _____

2) They started a bit slow, but sales picked up around the holiday season.

pick out - _____

3) Never monkey around with your client when you're promising them a particular deadline.

monkey around with - _____

4) This insurance plan means my family will continue to be looked after even if I pass away before my time.

look after - _____

5) My freelance business is finally looking up—I've had potential clients calling me non-stop!

look up - _____

6) I know I shouldn't spend my money so frivolously, but I just can't keep from buying these fancy gadgets.

keep from - _____

Grammar



I'm Going To

I'm going to buy some books tomorrow.

She is not going to have breakfast this morning.

What are you going to wear to the wedding next week?

Are you going to invite Mark to your party?

It's going to rain.

She is going to be late.

Exercise

- 1) My hands are dirty. I'm _____ them. (wash)
- 2) What are you _____ to the party tonight? (wear)
- 3) It's a nice day. I don't want to take the bus. I _____ (walk)
- 4) Steve is going to London next week. He _____ with some friends (stay)
- 5) I'm hungry. I _____ this sandwich. (eat)
- 6) It's Sarah's birthday next week. We _____ her a present. (buy)
- 7) Sue says she's feeling very tired. She _____ for an hour. (lie down)
- 8) Your favourite programme is on TV tonight. _____ you _____ it? (watch)
- 9) What _____ Rachel _____ when she leaves school? (do)

M&S shares soar as it says turnaround plan

working



Shares in Marks & Spencer have jumped more than 10% after the retail giant issued a surprise profits upgrade thanks to better-than-expected sales. The chain said while there had been an element of pent-up consumer demand in recent trading, there were signs that its latest turnaround plan was working. Meanwhile, UK retail sales saw an unexpectedly sharp fall of 2.5% between June and July, official figures showed. The fall was partly due to weaker food sales following the end of Euro 2020. However, while the Office for National Statistics (ONS) said sales fell last month to the lowest level since shops reopened in April, they remained 5.8% ahead of pre-pandemic levels.

'Good recovery'

M&S said its "encouraging performance" had confirmed that it's Never The Same Again transformation program - which has aimed to cut costs and has led to several store closures - was on track. Revenues from its food business in the 19 weeks to 14 August were up 10.8% on last year and 9.6% on 2019-20. It added that its clothing and home business had seen a "good recovery", with revenue up 92.2% from last year and down just 2.6% on 2019-20.

- UK economy rebounds as Covid restrictions ease
- The experiences replacing closed High Street stores

- However, it warned that there remained "substantial uncertainty as to the continued strength of consumer demand, as well as disruption in both supply chains and consequent pressures on costs and margin".



Despite this, M&S said that - assuming there are no further Covid-related restrictions on trading - it expected full-year profits to be "above the upper end of previous guidance of £300-350m".

The news sent shares in M&S up by nearly 11% to 158p.

Sales 'washout'

The latest retail sales figures from the ONS showed food store sales slipped by 1.5% in July, compared with a 3.9% rise in the previous month when they had been boosted by the Euro 2020 tournament.

Non-food stores reported a 4.4% decline in volumes, which the ONS put down to declines at second-hand goods stores and computer and telecoms equipment stores.

"Following the Euro 2020 related boost in June, retail sales fell in July to their lowest level since shops reopened in April, but still remain well above pre-pandemic levels," said Jonathan Athow, deputy national statistician for economic statistics at the Office for National Statistics (ONS).

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Does the US economy need another \$480 billion in stimulus?



The Federal Reserve is buying \$120 billion in bonds per month, part of a package of emergency measures to prop up the US economy during the pandemic. But as activity returns to normal, is that level of support necessary?

That's among the key questions facing central bankers when they gather for an annual meeting in Jackson Hole, Wyoming this week.

What's happening: The event, which usually includes central bankers from around the world, will be a pared-back affair due to the pandemic. Neither European Central Bank President Christine Lagarde nor Bank of England Governor Andrew Bailey will be in attendance.

That puts attention squarely on the Federal Reserve, which telegraphed last week that it could begin to taper its bond purchases by the end of the year.

At its current pace, the Fed would scoop up about \$480 billion in assets between September and December. But debate has been growing about whether that's really needed.

"It's harder to argue now [that] the Fed needs to keep going with these emergency support measures," Andrew Hunter, senior US economist at Capital Economics, told me. Retail sales are significantly above pre-pandemic levels, and the US economy added 943,000 jobs in July. Tens of millions of US households will also receive monthly bank deposits through the end of the year — the result of the enhanced child tax credit that was part of President Joe Biden's \$1.9 trillion stimulus package.

On deck: Most Fed watchers agree that news on bond purchases at Jackson Hole is unlikely, though Chair Jerome Powell's speech on Friday will be monitored closely. Instead, they think the Fed will formally announce its plans to start tapering bond purchases in September, with the shift kicking in before 2022. (Though the Delta variant remains a major unknown.)

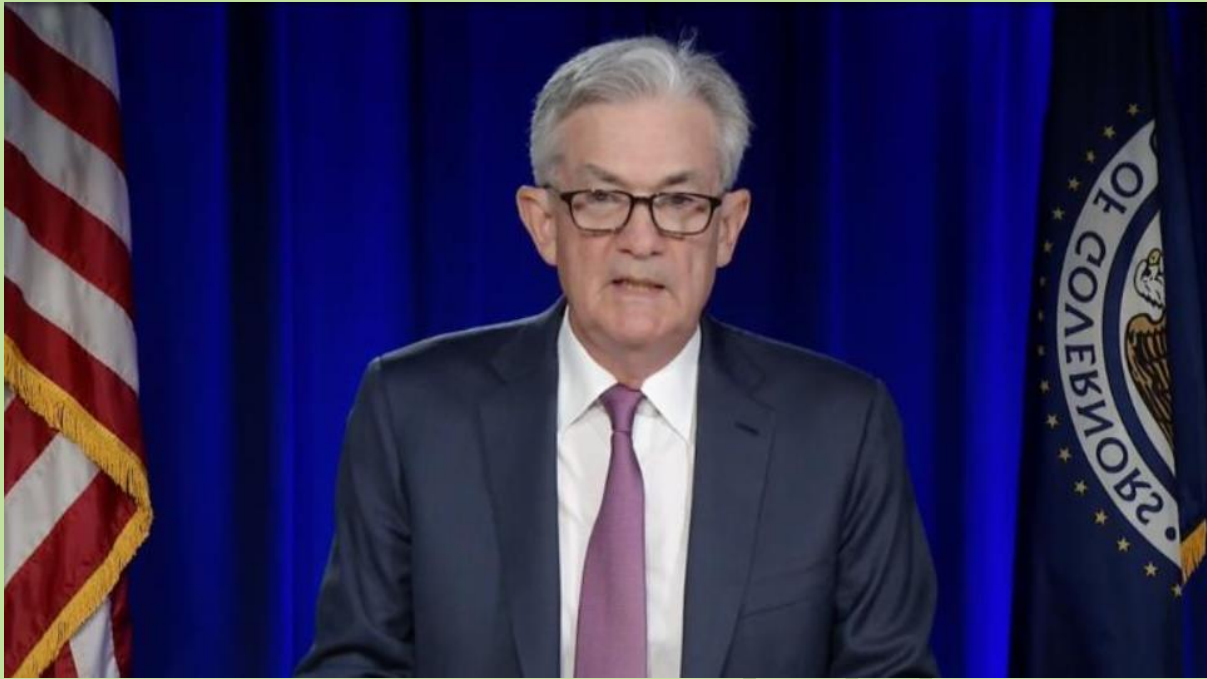
The Federal Reserve has only launched two large-scale, asset-buying programs in its history — one after the 2008 financial crisis, and one in response to the pandemic. That makes it difficult to game out how financial markets and the real economy will respond.

There are some concerns that financial markets could panic. The memory still looms of the 2013 "taper tantrum," when the Fed's announcement that it would eventually slow asset purchases sparked a sharp bond market selloff.

"There's always a chance for short-run turbulence," said Randall Kroszner, who served as a Federal Reserve governor between 2006 and 2009.



Visual and audio comprehension



<https://edition.cnn.com/2021/08/22/investing/stocks-week-ahead/index.html>

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Lecture 19

Words from the last class:

start out, stop over, tear off, turnover, use up, trick into, think up, pick out, monkey around with, look after, look up, and keep from

What started out as a part-time job soon became a full-time occupation.

I stopped over in Paris on my way back.

I hate to tear off from you guys, but I'm late for dinner.

I've been turning over their job offer for days, but I still haven't made a decision.

His career simply used him up.

I can't believe he tricked me into doing his work for him like this—I should have known better!



She thought up a plan to make more money

**They started a bit slow, but sales picked up around the
holiday season.**

**Never monkey around with your client when you're
promising them a particular deadline.**

**This insurance plan means my family will continue to be
looked after even if I pass away before my time.**

**My freelance business is finally looking up—I've had
potential clients calling me non-stop!**

**I know I shouldn't spend my money so frivolously, but I
just can't keep from buying these fancy gadgets.**

Practicing the pronunciation of the most common words in the English language



change / changed: _____

watch / watched: _____

sit / sat: _____

county: _____

future: _____

dad: _____

whose: _____

less: _____

industry: _____

second: _____

list: _____

general: _____

stuff: _____

figure: _____

attention: _____

risk: _____

no: _____

create / created: _____

learn / learned: _____

kill / killed: _____

short: _____

fire: _____

dog: _____

red: _____

hair: _____

condition: _____

wall: _____

daughter: _____

before: _____

deal: _____

author: _____

truth: _____

upon: _____

husband: _____

Exercise Nineteen



These are six common phrasal verbs (chunks)

heat up, look over, plan ahead, goof around, hand over, go for

- 1) The competition will heat up as we get closer to the end of the year.

heat up - _____

- 2) Please look over these papers.

look over - _____

- 3) I planned ahead and bought my tickets a month in advance, which saved me a lot of money.

plan ahead - _____

- 4) Quit goofing around and get back to work already!

goof around - _____

- 5) When you retire, you'll have to hand over all of your responsibilities to someone else, you know.

hand over - _____

- 6) The foreign ambassador went for the president at the international summit, demanding an explanation for the recent espionage allegations.

go for - _____

Grammar



Will / Shall

Tomorrow she'll be in Rome.

I shall be late tomorrow. (shall only with I and we)

Will you be at home this evening?

I won't be here tomorrow.

Do you think this exam will be difficult?

I don't think it will rain this afternoon.

Exercise

- 1) We'll go / We're going to the theatre tonight. We've got tickets.
- 2) 'What will you do / are you doing tomorrow evening?'
- 3) They'll go / They're going away tomorrow morning.
- 4) I'm sure your aunt will lend / is lending us some money.
- 5) 'Why are you putting on your coat?' 'I'll go / I'm going out.'
- 6) Do you think Clare will phone / is phoning us tonight?
- 7) Steve can't meet us on Saturday. He'll work / He's working.
- 8) Will you / Shall you be at home tomorrow evening?
- 9) What are your plans for the weekend? Some friends will come / are coming to stay with us

Would you let a robot lawyer defend you?



Could your next lawyer be a robot? It sounds far fetched, but artificial intelligence (AI) software systems - computer programs that can update and "think" by themselves - are increasingly being used by the legal community. Joshua Browder describes his app DoNotPay as "the world's first robot lawyer". It helps users draft legal letters. You tell its chatbot what your problem is, such as appealing against a parking fine, and it will suggest what it thinks is the best legal language to use.

"People can type in their side of an argument using their own words, and software with a machine learning model matches that with a legally correct way of saying it," he says. The 24-year-old and his company are based in Silicon Valley in California, but the firm's origins go back to London in 2015, when Mr Browder was 18.

"As a late teenager in Hendon, north London, I was a horrible driver," he says. "I got a lot of expensive parking tickets - which, since I was still in secondary school, I couldn't afford."

Through lots of research and freedom of information requests Mr Browder says he found the best ways to contest the tickets. "If you know the right things to say, you can save a lot of time and money."

Rather than copy and paste the same document each time, he says it seemed "the perfect job for software". So he created the first version of DoNotPay in a few weeks in 2015, "really just to impress my family". Since then the app has spread across the UK and US, and it can now help the user write letters dealing with a range of issues; insurance claims, applying for

tourist visas, complaint letters to a business or local authority, getting your money back for a holiday you can no longer go on or cancelling gym membership. Mr Browder says the last two uses soared during the pandemic.



DoNotPay now claims to have 150,000 paying subscribers. And while it has its critics, with some saying its legal advice is not accurate enough, last year it won an award from the American Bar Association for increasing legal access.

Mr Browder claims an 80% overall success rate, down to 65% for parking tickets, because "some people are guilty".

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Bitcoin nears \$50,000 after months of weakness



Bitcoin neared \$50,000 as it continues to rebound after months of weakness

The world's largest digital currency by market value rose to \$49,821 on Saturday afternoon in New York, according to data from Coinbase. It was trading at a price of \$48,876 as of 10 a.m. ET on Sunday.

The recovery comes after Bitcoin was trading at a price between roughly \$30,000 and \$40,000 over the last several months. It had dropped from a record of almost \$65,000 in mid-April.

Ether, the coin linked to the ethereum blockchain network, also rose recently, reaching \$3,295 early Saturday, according to Coinbase.

Global cryptocurrency adoption among individual investors has risen significantly over the past year, according to Chainalysis, a blockchain data firm. Global crypto adoption rose roughly 881% in the last year. The global cryptocurrency market cap was at \$2.16 trillion on Sunday, according to data from CoinGecko.com, and cryptocurrency trading volume in the last day was at \$109 billion.

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Visual and audio comprehension



The image shows a news anchor on a CNBC broadcast. To his right is a graphic titled "BITCOIN/USD COIN METRICS" displaying a price of 48,825.12, an increase of +2,161.38 (+4.63%), and a year-to-date gain of 68.21% from January 1, 2021, to August 20, 2021. A small line chart shows the price trend. The anchor's lower-third text reads "WILL GENSLER APPROVE BITCOIN FUTURES ETF?" and "SEC warms up to a Bitcoin ETF". A video player icon is in the top right corner.

Metric	Value
Bitcoin/USD Price	48,825.12
Change	+2,161.38 [+4.63%]
YR TO DATE	[68.21%]

WILL GENSLER APPROVE BITCOIN FUTURES ETF?
SEC warms up to a Bitcoin ETF

<https://www.cnbc.com/2021/08/22/bitcoin-nears-50000-after-months-of-weakness.html>

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Lecture 20

Words from the last class:

think up, pick out, monkey around with, look after, look up, keep from, heat up, look over, plan ahead, goof around, hand over, and go for

She thought up a plan to make more money

They started a bit slow, but sales picked up around the holiday season.

Never monkey around with your client when you're promising them a particular deadline.

This insurance plan means my family will continue to be looked after even if I pass away before my time.

My freelance business is finally looking up—I've had potential clients calling me non-stop!

I know I shouldn't spend my money so frivolously, but I just can't keep from buying these fancy gadgets.



**The competition will heat up as we get closer to the end of
the year.**

Please look over these papers.

**I planned ahead and bought my tickets a month in
advance, which saved me a lot of money.**

Quit goofing around and get back to work already!

**When you retire, you'll have to hand over all of your
responsibilities to someone else, you know.**

**The foreign ambassador went for the president at the
international summit, demanding an explanation for the
recent espionage allegations.**

Practicing the pronunciation of the most common words in the English language



change / changed: _____

watch / watched: _____

sit / sat: _____

period: _____

series: _____

order: _____

officer: _____

close: _____

land: _____

computer: _____

thought: _____

economy: _____

goal: _____

bank: _____

behavior: _____

certainly: _____

nearly: _____

create / created: _____

learn / learned: _____

kill / killed: _____

increase: _____

act: _____

north: _____

well: _____

blood: _____

culture: _____

medical: _____

ok: _____

everybody: _____

top: _____

difficult: _____

close: _____

language: _____

window: _____

Exercise Twenty



These are six common phrasal verbs (chunks)

get through, drop out, cover up, stick around, put past, work up

1) I tried to phone but couldn't get through.

get through - _____

2) Some bidders are rumored to have dropped out because of the cost of putting the company back on its feet.

drop out - _____

3) Allegations of a cover-up of the effects of pollution have been strongly denied.

cover up - _____

4) Hey, stick around for a minute, I need to talk to you.

stick around - _____

5) He's a very charming guy, but I wouldn't put it past him to stab me in the back if it meant advancing his career.

put past - _____

6) You need to stop working yourself up about this job interview. Just be yourself and try your best.

work up - _____

Grammar



Will / Shall 2

I'll carry it for you.

Bye, I'll phone you tomorrow, OK?

I don't think I'll go out.

Shall I open the window?

Where shall we go for our holidays this year?

Let's go out this evening. OK, what time shall we meet?

Exercise

- 1) I phone / I'll phone you tomorrow, OK?
- 2) I haven't done the shopping yet. I do / I'll do it later.
- 3) I like sport. I watch / I'll watch a lot of sport on TV.
- 4) I need some exercise. I think I go / I'll go for a walk.
- 5) Carl is going to buy / will buy a new car. He told me last week.
- 6) 'This book belongs to Tina' 'OK. I give / I'll give / I'm going to give it to her.'
- 7) Are you doing / Will you do anything this evening?
Yes, I'm going / I'll go out with some friends.
- 8) I can't go out with you tomorrow night. I work / I'm working / I'll work.

GM workers in Mexico reject union in win for US

free trade pact



Workers at a General Motors Co. truck plant in Mexico voted to cancel their union contract after the U.S. initiated a dispute against conditions at the factory, a historic victory for the North American free trade agreement. Employees at the huge GM plant in Silao, Guanajuato, voted 3,214 for, and 2,623 against, terminating their contract, allowing them to choose a new union. In Mexico, giant labor confederations have struck deals for decades with companies that have kept worker pay low, angering Mexico's North American partners.

The vote emerged as an important test case for new labor provisions under the revamped North America trade deal, known as USMCA, which the U.S. cited to file its labor dispute. And as one of the three GM plants that produce highly profitable pickup trucks, the plant is critical to the company's balance sheet.

As part of the USMCA, President Andres Manuel Lopez Obrador's administration pushed through a law in 2019 that requires unions to hold votes by secret ballot to validate their labor contracts. This is meant to drive out the unions that don't legitimately represent workers. Of 1,504 elections at plants across the country, only six have ended in contracts being terminated.

A previous vote at the GM plant in April was thrown out after Mexico found irregularities in the election held by the union, a chapter of Mexico's largest syndicate known as CTM.

That led U.S. trade chief Katherine Tai to ask Mexico to probe labor issues at the GM truck plant in Silao, amid concerns that workers' rights were being denied, opening a thorny

bilateral issue. It was the first time the strategy had been used in the trade deal between the nations and Canada.



Representatives for Mexico's Labor Ministry, the Electoral

Institute and the International Labor Organization were on site to oversee the vote, which took place Tuesday and Wednesday.

The plant has more than 6,000 unionized workers and is located about 215 miles (350 km) northwest of Mexico City.

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UK worker shortages could cancel Christmas.

Brexit isn't helping



UK food producers and supermarkets are warning that empty shelves could persist through the year-end holiday season unless the government acts to ease a shortage of workers and truck drivers caused by Brexit and the coronavirus pandemic.

McDonald's (MCD) has already been forced to take milkshakes off its menu in the United Kingdom and Nando's has closed 45 restaurants because it was running out of its signature dish peri peri chicken. But suppliers are warning of further disruption that means Brits may have to go without holiday staples such as turkey and pigs in blankets when they celebrate the first Christmas after Brexit took full effect.

National chicken production has already been cut back by 10%, according to the British Poultry Council, which says that 16% of industry jobs are not currently filled. Christmas turkey production will be slashed by a fifth, the industry group estimates.

"When you don't have people, you have a problem — and this is something we are seeing across the whole supply chain. The labor crisis is a Brexit issue, and one that has been widely reported across the food and drink sector," Richard Griffiths, chief executive of the British Poultry Council, said in a statement.

Supermarkets are warning that shortages could worsen ahead of the crucial holiday shopping period. Richard Walker, the managing director of supermarket chain Iceland, told BBC Radio on Wednesday that stores are already running short of some products including bread and soft drinks. Meanwhile, the chain is struggling to build stock needed for the peak

season. "The shortages consumers are seeing from the likes of Nando's and McDonald's in recent days and weeks highlight the immense impact this [truck driver shortage] is having on businesses," Walker said in a statement. "The real worry is that time is quickly running out as we approach the extremely busy Christmas period, during which a strong supply chain is vital for everyone."

Other grocery chains are in a similar position. Supermarket giant Tesco (TSCDY) said Thursday that it's suffering from pockets of low availability across a number of products, while rival Co-op said it was recruiting up to 3,000 temporary workers to help keep its shelves stocked.

"The shortages are at a worse level than at any time I have seen," Co-op CEO Steve Murrells told UK newspaper The Times. Industry groups have blamed worker shortages on a tight labor market and an exodus of EU nationals from truck driving, farming, and food processing jobs. The Road Haulage Association says the United Kingdom is short around 100,000 truck drivers, 20,000 of whom are EU nationals that left the country after Brexit.

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Visual and audio comprehension



https://www.youtube.com/watch?v=doe9c6Y3_nw&ab_channel=ITVNews

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Lecture 21

Words from the last class:

**heat up, look over, plan ahead, goof around, hand over, go for, get through,
drop out, cover up, stick around, put past, and work up**

**The competition will heat up as we get closer to the end of
the year.**

Please look over these papers.

**I planned ahead and bought my tickets a month in
advance, which saved me a lot of money.**

Quit goofing around and get back to work already!

**When you retire, you'll have to hand over all of your
responsibilities to someone else, you know.**

**The foreign ambassador went for the president at the
international summit, demanding an explanation for the
recent espionage allegations.**



I tried to phone but couldn't get through.

Some bidders are rumored to have dropped out because of

the cost of putting the company back on its feet.

Allegations of a cover-up of the effects of pollution have

been strongly denied.

Hey, stick around for a minute, I need to talk to you.

He's a very charming guy, but I wouldn't put it past him to

stab me in the back if it meant advancing his career.

You need to stop working yourself up about this job

interview. Just be yourself and try your best.

Practicing the pronunciation of the most
common words in the English language



change / changed: _____

watch / watched: _____

sit / sat: _____

response: _____

population: _____

tree: _____

park: _____

worker: _____

earth: _____

cause: _____

per: _____

private: _____

tonight: _____

race: _____

than: _____

letter: _____

other: _____

create / created: _____

learn / learned: _____

kill / killed: _____

gun: _____

simple: _____

course: _____

hell: _____

poor: _____

each: _____

answer: _____

nature: _____

administration: _____

common: _____

no: _____

hard: _____

message: _____

song: _____

Exercise Twenty-One



These are six common phrasal verbs (chunks)

wash up, turn in, straighten out, leave off, hold up, go off

- 1) "You're through, Tom," said the manager, "Fired—washed up!"

wash up - _____

- 2) He turns in a consistent performance every day.

turn in - _____

- 3) The more I think about it, the more it strikes me that the summit amounts to an opportunity to straighten out some key sticking points.

straighten out - _____

- 4) It was my mistake—I didn't mean to leave you off that email chain.

leave off - _____

- 5) A discrepancy like this could hold up the sale of our house.

hold up - _____

- 6) The boss just came into my office and went off on me for no apparent reason.

go off - _____

Grammar



Might

I might = it is possible that I will

I might play tennis tomorrow.

Rebecca might phone later.

I might not go to work tomorrow.

Sue might not come to the party.

I may = I might

Exercise

- 1) It's possible that I will come tomorrow. I _____ tomorrow.
- 2) Perhaps she doesn't know the truth. She _____ the truth.
- 3) Maybe we will have to cancel the wedding. We _____ the wedding.
- 4) Perhaps they will call you for an interview. They _____ you for an interview.
- 5) It's possible that I will go to Italy next month. I _____ to Italy next month.
- 6) Maybe they won't like this solution. They _____ this solution.
- 7) Perhaps she isn't at the office. She _____ at the office.
- 8) It's possible that my sister will lend me the money. My sister _____ the money.
- 9) Perhaps I will never see Karen again. I _____ Karen again.

China port congestion worsens as ships divert away from Ningbo



The partial closure of the world's third-busiest container port is worsening congestion at other major Chinese ports, as ships divert away from Ningbo amid uncertainty over how long virus control measures in the city will last.

In nearby Shanghai and in Hong Kong, congestion is once again increasing after dropping due to the reopening of Yantian port in Shenzhen, which shut in May for a separate outbreak. The number of container ships anchored off Xiamen on China's southeast coast rose to 24 Tuesday from 6 at the start of the month, according to shipping data compiled by Bloomberg.

The Meishan terminal at Ningbo port was shut last week after a dock worker became infected with the delta variant of Covid-19. The terminal accounts for about a quarter of the port's capacity, and it was still closed Tuesday, according to a worker in the press office, who declined to give their name or any other information.

There were no updates on the wechat accounts of the port and the provincial government's Wednesday morning, and the city propaganda office didn't answer the phone.

Local authorities are expected to "re-assess" the resumption of operations at the Meishan terminal on Wednesday, CMA CGM SA said in an advisory to customers. If a phased re-opening begins this week to tackle the backlog, a full resumption of operations may be possible by the beginning of September, logistics intelligence provider project44 said.

The world's biggest shipping lines including AP Moller-Maersk A/S and CMA CGM SA are skipping Ningbo port after the closure, according to Simon Heaney, senior



manager of container research at Drewry Shipping Consultants Ltd. The companies prefer to divert shipments to other ports rather than wait outside Ningbo for an unknown length of time while the Covid-19 outbreak continues, he said.

Some other ships are willing to wait, with 141 ships at a shared anchorage for the Shanghai and Ningbo ports Tuesday, 60 more than the median number from April to August.

“We hear the backlog is getting bigger and the congestion is getting worse,” said Dawn Tiura, CEO of logistics industry association Sourcing Industry Group. “The disruption across ports is absolutely related. If you are buying goods that originate or move through China, you need to increase lead times or find another source of supply.”

The shipping industry has been plagued by disruptions this year that have created delays in global shipping chains and driven freight rates to record highs. Snarls have ranged from a mega-ship stuck in the Suez Canal in March to virus outbreaks in Southeast Asia and China reducing productivity at ports.

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Global trade is in disarray. It's still booming



The reopening of the world's third busiest container port in China is great news for global trade.

What's happening: The Meishan terminal at the Ningbo-Zhoushan Port in eastern China resumed operations Wednesday, ending a two-week long suspension after a dock worker tested positive for Covid-19. The closure was stressing tangled supply chains, as companies face sky-high costs and delivery delays 18 months into the pandemic.

Want more good news? For all the supply chain problems making it harder to get your hands on a sofa or a laptop — including a dearth of shipping containers, coronavirus complications and shortages of key items like computer chips — recent data shows that global trade is still booming, providing crucial fuel for the economic recovery.

In the second quarter of 2021, the value of international merchandise trade for Group of 20 countries reached a new record, the Organization for Economic Cooperation and Development said this week.

A fresh report from the CPB Netherlands Bureau for Economic Policy Analysis on behalf of the European Commission shows world merchandise trade is stabilizing at very high levels after a "vigorous" recovery.

Merchandise trade is about 5% higher than it was before the pandemic, the group said Wednesday. A fair question: How can global trade be surging with supply chains under so much duress?

The strength of consumers, which are on shopping sprees after months of saving, is part of the story.

The Port of Long Beach said earlier this month that it handled a record number of containers in July, driven by "resilient consumer demand." The Port of Los Angeles processed 4% more containers in July compared to 2020.

"This remarkable, sustained import surge is pushing the supply chain to new levels," Port of Los Angeles Executive Director Gene Seroka said.

Higher demand for commodities, particularly from China, Japan and South Korea, is playing a role, too, the OECD said. Australia's exports rose 10% last quarter due to sales of metals, coal and cereals, while Brazilian exports jumped 29% because of demand for iron ore and soybeans.

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Visual and audio comprehension



<https://edition.cnn.com/2021/08/25/investing/premarket-stocks-trading/index.html>

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Lecture 22

Words from the last class:

get through, drop out, cover up, stick around, put past, work up, wash up, turn in, straighten out, leave off, hold up, and go off

I tried to phone but couldn't get through.

Some bidders are rumored to have dropped out because of

the cost of putting the company back on its feet.

**Allegations of a cover-up of the effects of pollution have
been strongly denied.**

Hey, stick around for a minute, I need to talk to you.

**He's a very charming guy, but I wouldn't put it past him to
stab me in the back if it meant advancing his career.**

**You need to stop working yourself up about this job
interview. Just be yourself and try your best.**



**"You're through, Tom," said the manager, "Fired—washed
up!"**

He turns in a consistent performance every day.

**The more I think about it, the more it strikes me that the
summit amounts to an opportunity to straighten out some
key sticking points.**

**It was my mistake—I didn't mean to leave you off that email
chain.**

**A discrepancy like this could hold up the sale of our
house.**

**The boss just came into my office and went off on me for
no apparent reason.**

Practicing the pronunciation of the most
common words in the English language



change / changed: _____

watch / watched: _____

sit / sat: _____

similar: _____

Congress: _____

attack: _____

past: _____

hot: _____

amount: _____

analysis: _____

store: _____

defense: _____

bill: _____

like: _____

cell: _____

away: _____

performance: _____

create / created: _____

learn / learned: _____

kill / killed: _____

hospital: _____

bed: _____

board: _____

century: _____

summer: _____

material: _____

individual: _____

recently: _____

example: _____

animal: _____

factor: _____

natural: _____

sir: _____

agency: _____

Exercise Twenty-Two



These are six common phrasal verbs (chunks)

go into, hand in, count up, do with, switch off, stay off

1) I'll go into the office on Saturday and finish the report.

go into - _____

2) It was pretty exciting to have a hand in launching the new business.

hand in - _____

3) Let's count them up and see how many we have.

count up - _____

4) We don't have time to order new parts; we must do with the parts
that we have.

do with - _____

5) The whole department switched off when the boss started talking
about accounting.

switch off - _____

6) Paying for three senior officers to stay off work is a luxury no one
can afford.

stay off - _____

Grammar



Can / Could

I can do something = I know how to do it.

I can play soccer very well.

For the past we use could.

I could play soccer very well ten years ago.

Can you...? Could you...? Are used when we ask people to do something.

Could you open the door? Can you open the door?

Exercise

- 1) Penguins _____ swim very well.
- 2) I _____ run very fast when I was younger.
- 3) It's snowing, so we _____ go out now.
- 4) You _____ park here. It's forbidden.
- 5) Sam _____ go to the party because he was too busy.
- 6) They _____ see the lunar eclipse yesterday.
- 7) _____ I have a glass of water?
- 8) Tom, _____ I borrow your umbrella?
- 9) Why are you crying? Is there something I _____ do for you?

Just how hard is it to recycle a jumbo jet?



Thanks to the pandemic and the subsequent collapse in air travel, around a quarter of the world's passenger jets remain idle - parked at airports and storage facilities while their owners decide what to do with them. Some of those aircraft will never fly again. "Owners don't want to be paying parking fees and storage fees for aircraft," says James Cobbold, director at Willis Lease, a global engine leasing company.

"They need them operating, or off their books, which may mean selling to a parts-trader for disassembly." Rob Morris, global head of consultancy at Ascend by Cirium, an aviation and data analytics company, says there were 5,467 commercial passenger jets in storage in July, equivalent to a quarter of the global inventory.

This stored ratio is down from 35% of the global inventory at the end of February 2021, and significantly down on the 64% at the beginning of the pandemic at the end of April 2020. Nevertheless, there are still a significant number of aircraft idling in hangars and on airstrips across the world. Their condition can vary wildly, from complete airplanes to the completely stripped, with their parts scattered across the tarmac.

Bradley Gregory, managing director at Skyline Aero, an aircraft component supplier and part of the Air Salvage International group of businesses, explains that there are three main scenarios when an aircraft is grounded and travels to their facilities.

The least drastic scenario is that it is maintained in an airworthy condition, with only pre-flight checks needed to get it back in the air. The second scenario involves the aircraft going into

long-term storage, where the engines are removed and it is maintained in a less intensive way than before.



The final scenario is disassembly or "part out" whereby the aircraft is brought to a facility to be disassembled with the engines and other parts either taken out to be used in other aircraft or recycled. "Around 75% to 80% of the airplanes arriving in the last 12 months have been destined for storage, with no imminent plan for the asset owner," Mr Gregory explains. At the moment he has 29 aircraft in storage: 14 awaiting disassembly, and six currently in disassembly and waiting to be disposed of. Globally, in 2020, 449 aircraft were sent for disassembly, fewer than the 508 in 2019 according to Cirium.

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Supply chain issues will impact your holiday shopping. Companies like mine will have fewer products and higher prices



Right now, the American supply chain — which includes US ports, railroads, trucks, delivery services, warehouses and the many people who run them — is overwhelmed. As the economy recovers, there is a growing demand for an array of consumer goods as well as the parts, raw materials and other inputs that manufacturers use. Because many of these items are imported, ports get backed up and cargo ships wait offshore. Rail lines have to pause service to major hubs, like Chicago, due to congestion. Trucks wait for hours to get in and out of ports. And as all of these supply chain components move more slowly, none of them can be as efficient and the cost of doing business increases.

For businesses like mine that depend on an efficient supply chain to help deliver products to our customers, importing goods right now is a bit like trying to catch an Uber or Lyft at the stadium right after a big football game: You may have to wait a long time to get a ride, you pay surge pricing rates, your ride gets stuck in traffic, and you have to pay for the extra time it took to reach your destination.

In fact, we are paying four to 10 times more than in prior years just to get a container of our products — such as artificial Christmas trees, wreaths, and other holiday decorations — from Asia to our warehouses in the United States. Even at these increased shipping prices, we still cannot get enough cargo space on ocean freight ships to import all the products we

hope to sell this year. When we do get space, the shipping companies often ship our products several weeks or months later than initially promised.

To add insult to injury, after we have unloaded a shipping container into a warehouse, the US ports are often too congested for us to return the empty container, so the shipping companies charge us "detention and demurrage" fees for holding containers too long. These charges sometimes exceed what we paid to ship a container all the way across the Pacific last year.

For retailers like us, this means that we have to raise prices and cut costs by hiring fewer people. We have also had to make hard choices about which products we will have available to our customers, since it is unlikely that we will be able to get all of our products here before the Christmas shopping season. For smaller retailers, especially mom-and-pop shops that are struggling to make a comeback after the Covid shutdowns, they may not be able to get products in at all.

As a result, Americans can expect more product shortages, higher prices and the closing of stores that can't secure enough inventory to stay in business unless supply chain congestion abates.

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1:40P MT

SHIPPING CONTAINER CRUNCH
NINGBO PORT CLOSURE CAUSING MAJOR BACKUP WORLDWIDE

THE CLAMAN COUNTDOWN

NASDAQ
14,952.78
▲ 238.12

NAS 14,952.72 ▲ 238.05 +1.62% | **RUSS 2K** 2,209.45 ▲ 41.85 +1.93%

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Lecture 23

Words from the last class:

wash up, turn in, straighten out, leave off, hold up, go off, go into, hand in, count up, do with, switch off, and stay off

"You're through, Tom," said the manager, "Fired—washed up!"

He turns in a consistent performance every day.

The more I think about it, the more it strikes me that the summit amounts to an opportunity to straighten out some key sticking points.

It was my mistake—I didn't mean to leave you off that email chain.

A discrepancy like this could hold up the sale of our house.

The boss just came into my office and went off on me for no apparent reason.



I'll go into the office on Saturday and finish the report

**It was pretty exciting to have a hand in launching the new
business.**

Let's count them up and see how many we have.

**We don't have time to order new parts; we must do with
the parts that we have.**

**The whole department switched off when the boss started
talking about accounting.**

**Paying for three senior officers to stay off work is a luxury
no one can afford.**

Practicing the pronunciation of the most common words in the English language



change / changed: _____

watch / watched: _____

sit / sat: _____

usually: _____

significant: _____

help: _____

ability: _____

mile: _____

statement: _____

entire: _____

democrat: _____

floor: _____

serious: _____

career: _____

dollar: _____

sex: _____

south: _____

create / created: _____

learn / learned: _____

kill / killed: _____

forward: _____

subject: _____

financial: _____

beautiful: _____

decade: _____

bit: _____

sister: _____

quality: _____

quickly: _____

press: _____

sound: _____

thus: _____

plant: _____

movement: _____

Exercise Twenty-Three



These are six common phrasal verbs (chunks)

run over, stay up, make for, pay back, let on, live with

1) My meeting ran over a bit, so I'm going to be a little late.

run over - _____

2) They stay up on current trends by reading financial magazines.

stay up - _____

3) Being really busy always makes for a quick day. If I don't have a lot to do, time drags on so slowly.

make for - _____

4) Many people believe the demotion was payback for his refusal to support the legislation.

pay back - _____

5) We had to fire him when we learned that he had less experience than he'd let on.

let on - _____

6) You made a really awful decision, and now you're going to have to live with it.

live with - _____

Grammar



Must / Mustn't / Don't Need To

I must = I need to do it.

I'm very hungry. I must eat something.

I mustn't = it is not necessary to do it.

I must go. I mustn't be late.

I don't need to = it is not necessary.

I don't have to go yet. I can stay a little longer.

Exercise

- 1) You _____ tell the boss what happened, or he'll fire you.
- 2) I _____ wear a tie; I do it because I like wearing ties.
- 3) You _____ smoke in her; smoking is not allowed.
- 4) You _____ apologise; it is necessary.
- 5) I _____ be late. It's the most important meeting of the year.
- 6) You _____ go now; you can't stay a bit longer.
- 7) Visitors to the zoo _____ feed the animals.
- 8) You _____ drive so fast; we have a lot of time.
- 9) We _____ cook more; there's enough food.

Online shopping used to be immune to inflation.

Not anymore



Sticker shock has even invaded the land of falling prices: online shopping. Through economic booms and busts, e-commerce has long been virtually immune to inflationary pressures. Average online prices dropped every year between 2015 and 2019. But Covid ended that once-reliable trend.

Online prices jumped 3.1% year-over-year in July, according to a report released Thursday by Adobe. Out of 18 categories captured by the Adobe Digital Economy Index, all but six saw price jumps last month. The price gains were most dramatic in July for online clothing, over-the-counter drugs and sporting goods. "Pre-Covid, I don't think there was any inflation. It was exclusively deflationary," Austan Goolsbee, the former Obama adviser who helped Adobe develop the index, told CNN.

This isn't a one-month glitch. Online prices began rising soon after the pandemic erupted in March 2020 and that trend has continued. Adobe found that online prices rose by 2.3% during the 12 months ending in June and gathered momentum in July. That marks a sharp reversal from the pre-Covid historical trend. Between 2015 and 2019, online prices dropped by an average of 3.9% every year.

Why it matters

Goolsbee said the fact that online inflation is hotter-than-normal suggests the next few monthly inflation reports released by the US government may not show inflation is cooling off just yet. That would be a disappointment to consumers, not to mention the Federal Reserve,

White House and the many economists arguing these price spikes are just a temporary phenomenon. "The Fed should absolutely be paying attention to what's happening online,"



said Goolsbee, who added that he remains on "Team Temporary" when it comes to the inflation debate. Online inflation is a big deal because falling e-commerce prices are often cited as a major reason inflation should eventually return to healthy levels. It's long been cheaper to buy stuff online than in local stores. That's partially because shoppers can quickly and easily find what sites are offering the best deals. Consumers don't even need to leave their couch to bargain hunt. Yet in July, annual prices rose sharply for online apparel (15.3%), nonprescription drugs (5.7%) and sporting goods (3.5%), Adobe said. Other categories returned to their deflationary trends. In July, online prices dropped for computers (-7%), toys (-4%) and office supplies (-2.5%).

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<https://edition.cnn.com/2021/08/26/economy/inflation-economy-online-shopping/index.html>

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Hong Kong's global banks brace for 'cold war' to escalate



Three quarters of the world's top banks do business in Hong Kong. But they've been getting squeezed by changes forcing them to fall in line with Beijing's agenda — and there may be signs of even tougher times to come. Financial institutions have been grappling with rising geopolitical risks, which have put pressure on how they operate in Hong Kong. The latest blow: orders to block access to retirement funds for Hong Kongers looking to leave the city on special British passports issued largely during colonial rule.

This month, politicians also floated a new anti-sanctions bill that would bar foreign entities and individuals in Hong Kong and Macao from complying with sanctions against China, which now controls the former British colony. Experts say this could create headaches for financial institutions in the city, due to the global nature of their work.

The bill was expected to be passed in Beijing last week, but the vote was postponed, according to Tam Yiu-chung, the Hong Kong delegate of the National People's Congress Standing Committee. He said the the delay would give authorities more time to deliberate details, suggesting an eventual return.

Its likely implementation means that "most people expect that financial institutions in Hong Kong are going to be on the front lines," according to Nick Turner, a lawyer at Steptoe & Johnson who advises banks on economic sanctions.

"They're integrated into the international economy. They handle a lot of transactions between the United States and Hong Kong and the rest of the world. And so they have some exposure to US law," he said. "That's where the real conflict could exist."

A precarious position

Big global financial institutions, such as HSBC (HSBC), AIA (AAGIY) and Manulife (MFC), have already been put in a tough spot over tighter curbs on access to pensions. In January, the Hong Kong government said it would no longer recognize British National (Overseas) passports as valid proof of identity. That led to another announcement this spring, which prevented people from using BN(O) passports for the early withdrawal of mandatory provident funds (MPFs). Millions of residents store their retirement savings in such accounts, which can typically be accessed at the age of 65. The move effectively locked out those passport holders from cashing out their savings early if they wanted to move abroad.

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Lecture 24

Words from the last class:

go into, hand in, count up, do with, switch off, stay off, run over, stay up, make for, pay back, let on, and live with

I'll go into the office on Saturday and finish the report

**It was pretty exciting to have a hand in launching the new
business.**

Let's count them up and see how many we have.

**We don't have time to order new parts; we must do with
the parts that we have.**

**The whole department switched off when the boss started
talking about accounting.**

**Paying for three senior officers to stay off work is a luxury
no one can afford.**



My meeting ran over a bit, so I'm going to be a little late.

**They stay up on current trends by reading financial
magazines.**

**Being really busy always makes for a quick day. If I don't
have a lot to do, time drags on so slowly.**

**Many people believe the demotion was payback for his
refusal to support the legislation.**

**We had to fire him when we learned that he had less
experience than he'd let on.**

**You made a really awful decision, and now you're going to
have to live with it.**

Practicing the pronunciation of the most common words in the English language



change / changed: _____

watch / watched: _____

sit / sat: _____

scene: _____

section: _____

treatment: _____

benefit: _____

interesting: _____

west: _____

candidate: _____

approach: _____

resource: _____

sort: _____

enough: _____

size: _____

somebody: _____

knowledge: _____

create / created: _____

learn / learned: _____

kill / killed: _____

knowledge: _____

rather: _____

sport: _____

tv: _____

loss: _____

left: _____

note: _____

meeting: _____

skill: _____

card: _____

feeling: _____

despite: _____

degree: _____

crime: _____

Exercise Twenty-Four



These are six common phrasal verbs (chunks)

go through with, hang on, come down to, break through, stick with, think ahead

- 1) Are you sure you want to go through with this? If the investment doesn't pan out, you could lose everything.

go through with - _____

- 2) I don't know how much longer I can hang on without a job.

hang on - _____

- 3) It's a great offer, but my decision comes down to salary, to be honest with you.

come down to - _____

- 4) Debates help them break through the blaze of hyperbolic attacks and confusing countercharges.

break through - _____

- 5) I can't believe everyone else left and stuck me with the project!

stick with - _____

- 6) We're thinking ahead to the next fiscal year with these investments.

think ahead - _____

Grammar



Should

You should do something = it is a good thing to do.

It's a good film. You should go and see it.

Another way to say should is ought to.

It's a good film. You ought to go and see it.

Must is stronger than should.

It's a good film. You should go and see it

Exercise

- 1) When you play tennis, you _____ the ball. (watch)
- 2) It's late and you're very tired. You _____ to bed. (go)
- 3) You _____ plenty of fruit and vegetables. (eat)
- 4) If you have time, you _____ the Science Museum. It's awesome (visit)
- 5) When you're driving, you _____ a seat belt. (wear)
- 6) It's too far to walk from here to the station you _____ a taxi. (take)
- 7) I think everybody _____ another language. (learn)
- 8) They _____ as soon as possible. (get married)
- 9) I don't think you _____ this jacket. (buy)

The tech promising to bring lectures alive

By David Silverberg
Technology of Business reporter



For Jennifer Kasiama, a student at Toronto's Ontario College of Art and Design, 2020 was an incredibly frustrating year. Like so many others, her course became all-virtual when the pandemic took hold. "I spent so much time on my laptop, I definitely got Zoom fatigue," says Ms. Kasiama, 20.

"My attention wasn't as focused as I've been with in-person classrooms, and my grades definitely suffered in the first semester."

After struggling in the autumn, she began to monitor her screen habits, while also managing her time more successfully. In the second term her grades inched up. The lurch into virtual learning has been jarring for both students and educators.

"The transition was so unbelievable, I practically got whiplash from it," says Steven Miller, a professor of journalism and media studies at Rutgers University in New Jersey.

He was used to teaching his journalism students about reacting to a crisis, but also found himself struggling to manage the sudden shift to virtual courses as the pandemic forced Rutgers and colleges across the world to lock down.

First, he noticed a gap in communication between educators and students. "In teaching you want to see your students' faces to find out if they understand what is being presented to them, and when we went to online learning, students weren't obligated to turn on their cameras," Prof Miller says.

Then, he had to quickly adapt to new software his school asked teachers to use for synchronous (real-time) and asynchronous (pre-recorded videos students can access



anytime) learning. He recorded lectures using Canvas, which helps deliver online video to students, similar to Zoom.

So, what does the future hold? It seems likely that for many colleges there will be a hybrid format of online and in-classroom learning. Tech firm Top Hat is hoping to cash-in on that.

The Toronto-based firm offers a digital courseware platform that lets anyone running a course film lectures, grade assignments, add live chat and discussion boards, and launch custom quizzes.

The popularity of its system surged during the pandemic. Top Hat recorded a 66% growth in revenue growth in the year to March 2021 - half of its current users have joined since the pandemic began.

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Chip shortage: Toyota to cut global production by

40%



Toyota is to slash worldwide vehicle production by 40% in September because of the global microchip shortage. The world's biggest carmaker had planned to make almost 900,000 cars next month, but has now reduced that to 540,000 vehicles. Volkswagen, the world's second-biggest car producer, has warned it may also be forced to cut output further.



The Covid pandemic boosted demand for appliances that use chips, such as phones, TVs and games consoles. On Thursday, German firm Volkswagen, which cut output earlier in the year, told Reuters: "We currently expect

supply of chips in the third quarter to be very volatile and tight. "We can't rule out further changes to production."

Toyota's other rivals, including General Motors, Ford, Nissan, Daimler, BMW, and Renault, have already scaled back production in the face of the global chip shortage. Until now, Toyota had managed to avoid doing the same, with the exception of extending summer shutdowns by a week in France the Czech Republic and Turkey. New cars often include dozens of microchips, but Toyota benefited from having built a larger stockpile of chips - also called semiconductors - as part of a revamp to its business continuity plan, developed in the wake of the Fukushima earthquake and tsunami a decade ago.

The decision to reduce output now has been precipitated by the resurgence of coronavirus cases across Asia hitting supplies. The company will make some cuts in August at its plants in Japan and elsewhere. The bulk of the cuts - 360,000 - will come in September and affect factories in Asia and the US.

In the UK, Toyota has a car plant at Burnaston, in Derbyshire, and an engine plant on Deeside. In a statement, it said: "Toyota is going to great lengths to minimize the impact of the semi-conductor supply shortage that is globally impacting the automotive industry. "In terms of our UK production operations, we are currently operating as planned at both plants."

The aim for Toyota as a whole is to make up for any lost volume by the end of 2021.

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Lecture 25

Words from the last class:

run over, stay up, make for, pay back, let on, live with, go through with, hang on, come down to, break through, stick with, and think ahead

My meeting ran over a bit, so I'm going to be a little late.

**They stay up on current trends by reading financial
magazines.**

**Being really busy always makes for a quick day. If I don't
have a lot to do, time drags on so slowly.**

**Many people believe the demotion was payback for his
refusal to support the legislation.**

**We had to fire him when we learned that he had less
experience than he'd let on.**

**You made a really awful decision, and now you're going to
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Debates help them break through the blaze of hyperbolic

attacks and confusing countercharges.

I can't believe everyone else left and stuck me with the

project!

We're thinking ahead to the next fiscal year with these

investments.

Practicing the pronunciation of the most common words in the English language



change / changed: _____

watch / watched: _____

sit / sat: _____

that: _____

sign: _____

vote: _____

near: _____

king: _____

box: _____

seven: _____

foreign: _____

disease: _____

lady: _____

beyond: _____

design: _____

concern: _____

ball: _____

create / created: _____

learn / learned: _____

kill / killed: _____

east: _____

network: _____

huge: _____

success: _____

district: _____

cup: _____

physical: _____

growth: _____

hi: _____

standard: _____

fan: _____

theory: _____

staff: _____

legal: _____

Exercise Twenty-Five



These are six common phrasal verbs (chunks)

talk out of, wind up, switch on, run around, luck out, break off

- 1) He had a really impressive résumé, but he talked himself out of the job during the interview.

talk out of - _____

- 2) Don't let the boss catch wind of what you're doing, or you'll be fired for sure!

wind up - _____

- 3) I don't have as many qualifications as some of the other applicants, so I'll definitely have to switch on the charm during the interview.

switch on - _____

- 4) I can't wait for the weekend. I've had to run around all week getting little jobs done for my boss, and I'm exhausted!

run around - _____

- 5) My boss lucked out – she left the company just before the bankruptcy.

luck out - _____

- 6) Did you hear those negotiations have broken off again?

break off - _____

Grammar



I Have To

I have to go.

She has to get up at 5.

Does Jane have to work on Sunday?

What time do you have to go to the dentist tomorrow?

We didn't have to wait very long for the bus – it came in a few minutes.

Ian doesn't have to work very hard.

Exercise

- 1) My eyes are not very good. I _____ glasses. (wear)
- 2) At the end of the course all the students _____ a test. (do)
- 3) Sarah is studying literature. She _____ a lot of books. (read)
- 4) Albert doesn't understand much English. You _____ very slowly to him (speak)
- 5) Kate is often away from home. She _____ a lot in her job. (travel)
- 6) In tennis you _____ the ball over the net. (hit)
- 7) We _____ home last night. There were no buses. (walk)
- 8) It's late. I _____ now. I'll see you tomorrow. (go)

The tech promising to bring lectures alive

By David Silverberg
Technology of Business reporter



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Chip shortage: Toyota to cut global production by

40%



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Lecture 26

Words from the last class:

go through with, hang on, come down to, break through, stick with, think ahead, talk out of, wind up, switch on, run around, luck out, and break off

Are you sure you want to go through with this? If the

investment doesn't pan out, you could lose everything.

I don't know how much longer I can hang on without a job.

It's a great offer, but my decision comes down to salary, to

be honest with you.

Debates help them break through the blaze of hyperbolic

attacks and confusing countercharges.

I can't believe everyone else left and stuck me with the

project!

We're thinking ahead to the next fiscal year with these

investments.



He had a really impressive résumé, but he talked himself out of the job during the interview.

Don't let the boss catch wind of what you're doing, or you'll be fired for sure!

I don't have as many qualifications as some of the other applicants, so I'll definitely have to switch on the charm during the interview.

I can't wait for the weekend. I've had to run around all week getting little jobs done for my boss, and I'm exhausted!

My boss lucked out – she left the company just before the bankruptcy.

Did you hear those negotiations have broken off again?

Practicing the pronunciation of the most common words in the English language



change / changed: _____

watch / watched: _____

sit / sat: _____

September: _____

set: _____

outside: _____

et: _____

strategy: _____

clearly: _____

property: _____

final: _____

authority: _____

perfect: _____

method: _____

region: _____

since: _____

impact: _____

create / created: _____

learn / learned: _____

kill / killed: _____

safe: _____

committee: _____

supposed: _____

dream: _____

training: _____

shit: _____

central: _____

option: _____

eight: _____

particularly: _____

completely: _____

opinion: _____

main: _____

ten: _____

Exercise Twenty-Six



These are six common phrasal verbs (chunks)

takeover, boil down to, catch up, get together, look forward to, punch out

1) The firm was badly in need of restructuring when she took over.

takeover - _____

2) The problem boils down to one thing - lack of money.

boil down to - _____

3) Will Western industry ever catch up with Japanese innovations?

catch up - _____

4) The feuding parties finally got together.

get together - _____

5) I look forward to seeing you in Washington.

look forward to - _____

6) You pick the CEO you've been dying to punch out, then square off in a CEO smackdown at the annual Davos gathering of global pooh-bahs!

punch out - _____

Grammar



Would You Like...? / I'd like...

Would you like ...? = Do you want...?

Would you like some coffee?

What would you like, tea or coffee?

Would you like to go for a walk?

I'm thirsty. I'd like a drink.

I'm feeling tired. I'd like to stay at home this evening.

Exercise

- 1) Do you like / Would you like a chocolate? Yes, please.
- 2) Do you like / Would you like bananas? Yes, I love them.
- 3) Do you like / Would you like an ice cream? No, thank you.
- 4) What do you like / would you like to drink? A glass of water, please.
- 5) Do you like / Would you like to go out for a walk? Not now. Perhaps later.
- 6) I like / I'd like tomatoes, but I don't eat them very often.
- 7) What time do you like / would you like to have dinner this evening?
- 8) Do you like / Would you like something to eat? No, thanks. I'm not hungry.
- 9) Do you like / Would you like your new job? Yes, I'm enjoying it.

The tech promising to bring lectures alive

By David Silverberg
Technology of Business reporter



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Lecture 27

Words from the last class:

talk out of, wind up, switch on, run around, luck out, break off, bring over, boil down to, catch up, get together, look forward to, and punch out

He had a really impressive résumé, but he talked himself out of the job during the interview.

Don't let the boss catch wind of what you're doing, or you'll be fired for sure!

I don't have as many qualifications as some of the other applicants, so I'll definitely have to switch on the charm during the interview.

I can't wait for the weekend. I've had to run around all week getting little jobs done for my boss, and I'm exhausted!

My boss lucked out – she left the company just before the bankruptcy.

Did you hear those negotiations have broken off again?



**The firm was badly in need of restructuring when she took
over.**

The problem boils down to one thing - lack of money.

**Will Western industry ever catch up with Japanese
innovations?**

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I look forward to seeing you in Washington.

**You pick the CEO you've been dying to punch out, then
square off in a CEO smackdown at the annual Davos
gathering of global pooh-bahs!**

Practicing the pronunciation of the most common words in the English language



change / changed: _____

watch / watched: _____

sit / sat: _____

interview: _____

dark: _____

play: _____

union: _____

professor: _____

pressure: _____

purpose: _____

stage: _____

blue: _____

herself: _____

sun: _____

pain: _____

artist: _____

employee: _____

create / created: _____

learn / learned: _____

kill / killed: _____

account: _____

fund: _____

environment: _____

specific: _____

version: _____

shot: _____

reality: _____

club: _____

justice: _____

river: _____

brain: _____

memory: _____

rock: _____

talk: _____

Exercise Twenty-Seven



These are six common phrasal verbs (chunks)

put up, slow down, take out on, wipe off, get a move on, go around

1) She put up a candidate at a convention.

put up - _____

2) Over a period of time, the increase in sales starts to slow down and this is known as the maturity stage.

slow down - _____

3) I know you've had a bad day, but you don't have to take it out on your employees!

take out on - _____

4) The president vowed to wipe corruption off the face of the earth.

wipe off - _____

5) We've got to get a move on if we want to finish this project by the end of the week.

get a move on - _____

6) We will want to go around the boss. He will say no if asked.

go around - _____

Grammar



I Used To

When I was a child, I used to like chocolate.

I used to read a lot of books, but I don't read much these days.

Lisa has got short hair now, but it used to be very long.

They used to live in the same street as us, so we used to see them a lot.

When I was a child, I didn't use to like chocolates.

I used to play tennis. These days I play golf.

Exercise

- 1) I _____ tennis. I stopped playing a few years ago.
- 2) Do you have a car? No, I _____ one, but I sold it.
- 3) George _____ a waiter. Now he's the manager of a hotel.
- 4) Do you go to work by car? Sometimes, but I _____ by train.
- 5) When I was a child, I never _____ meat, but I eat it now.
- 6) Mary loves watching TV. She _____ TV every evening.
- 7) We _____ near the airport, but we moved to the city center a few years ago.
- 8) Normally I start work at 7 o'clock, so I _____ up very early.

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Technology of Business reporter



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"My attention wasn't as focused as I've been with in-person classrooms, and my grades definitely suffered in the first semester."

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Lecture 28

Words from the last class:

bring over, boil down to, catch up, get together, look forward to, punch out, put up, slow down, take out on, wipe off, hurry up, and go around

**The firm was badly in need of restructuring when she took
over.**

The problem boils down to one thing - lack of money.

**Will Western industry ever catch up with Japanese
innovations?**

The feuding parties finally got together.

I look forward to seeing you in Washington.

**You pick the CEO you've been dying to punch out, then
square off in a CEO smackdown at the annual Davos
gathering of global pooh-bahs!**



She put up a candidate at a convention.

Over a period of time, the increase in sales starts to slow down and this is known as the maturity stage.

I know you've had a bad day, but you don't have to take it out on your employees!

The president vowed to wipe corruption off the face of the earth.

We've got to get a move on if we want to finish this project by the end of the week.

We will want to go around the boss. He will say no if asked.

Practicing the pronunciation of the most
common words in the English language



change / changed: _____

watch / watched: _____

sit / sat: _____

camera: _____

global: _____

various: _____

bit: _____

detail: _____

challenge: _____

argument: _____

lot: _____

nobody: _____

weapon: _____

best: _____

station: _____

island: _____

absolutely: _____

create / created: _____

learn / learned: _____

kill / killed: _____

instead: _____

discussion: _____

instead: _____

discussion: _____

instead: _____

little: _____

anyway: _____

trouble: _____

conversation: _____

close: _____

date: _____

public: _____

army: _____

top: _____

Exercise Twenty-Eight



These are six common phrasal verbs (chunks)

get back to, empty out, drop off, see about, plan on, lock in

1) I'll have to get back to you later, I'm just on my way out the door.

get back to - _____

2) The conference center emptied out as soon as the presentation ended.

empty out - _____

3) That business had to close after sales dropped off sharply.

drop off - _____

4) I'm going to go see my financial adviser about getting a loan.

see about - _____

5) I don't think he planned on staying in the same job for so long.

plan on - _____

6) If those two get locked in on politics, that's all we're going to hear all night long.

lock in - _____

Grammar



Too / Either

We use too after a positive verb.

I'm happy too.

Her husband is a doctor too.

We use either after a negative verb.

I'm not happy either.

He doesn't read newspaper either.

Exercise

- 1) His grandfather speaks Spanish fluently. His father speaks Spanish _____
- 2) My roommate is cleaning the room. I, _____, am cleaning the room.
- 3) Her daughter cannot come with her to the pool. Her son cannot come with her _____
- 4) Her cousin registers in an art class. She registers in an art class _____
- 5) My son-in-law doesn't like apples. My mother doesn't like them _____
- 6) His uncle doesn't speak French. He doesn't go to France _____
- 7) I am waiting for a new art exhibition to open, and my nephew is, _____
- 8) She doesn't like to waste her time, and her friend doesn't _____
- 9) My children aren't worrying, and my friends aren't _____

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Lecture 29

Words from the last class:

put up, slow down, take out on, wipe off, hurry up, go around, get back to, empty out, drop off, see about, plan on, and lock in

She put up a candidate at a convention.

Over a period of time, the increase in sales starts to slow down and this is known as the maturity stage.

I know you've had a bad day, but you don't have to take it out on your employees!

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We will want to go around the boss. He will say no if asked.



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long.**

**If those two get locked in on politics, that's all we're going
to hear all night long.**

Practicing the pronunciation of the most common words in the English language



change / changed: _____

watch / watched: _____

sit / sat: _____

charge: _____

seat: _____

writer: _____

credit: _____

green: _____

marriage: _____

operation: _____

indeed: _____

necessary: _____

agent: _____

access: _____

bar: _____

debate: _____

leg: _____

create / created: _____

learn / learned: _____

kill / killed: _____

cool: _____

democratic: _____

cold: _____

glass: _____

adult: _____

trade: _____

religious: _____

review: _____

kind: _____

association: _____

measure: _____

stock: _____

gas: _____

deep: _____

Exercise Twenty-Nine



These are six common phrasal verbs (chunks)

get on, float around, come off, burst out, point to, stand around

1) I'll have to get onto Sarah about the deadline.

get on - _____

2) There are rumors floating around.

float around - _____

3) How did my speech come off?

come off - _____

4) After our argument, Caitlin burst out of the room in a huff.

burst out - _____

5) Everyone pointed to Sarah when the boss asked who had broken the printer.

point to - _____

6) Why are all these people standing around doing nothing?

stand around - _____

Grammar



Get

T.

T.

H.

H.

W.

E.

Exercise

1) a/a/a/a

2) a/a/a/a

3) a/a/a/a

4) a/a/a/a

5) a/a/a/a

6) a/a/a/a

7) a/a/a/a

8) a/a/a/a

9) a/a/a/a

Webcams and social media apps are changing the way we experience hurricanes



In an ever-more-internet-connected world, we are getting close-up views of extreme weather in ways that were hard to imagine a generation ago. When Hurricane Ida barreled ashore and ransacked the Louisiana coast on Sunday, we were able to see the storm surge inundate Grand Isle through remote video cameras that were installed by storm chasers.

Locals also uploaded web-connected security camera footage of the rising waters to social media and streamed the winds on Facebook Live. Reporters weren't embedded in these coastal and low-lying areas because the danger was simply too great, so webcams were the main way to assess the damage on Sunday. Later in the day, as the center of Ida moved closer to New Orleans, residents posted panicked pleas for help on Twitter and other sites. Local reporters shared videos of homes that have been flooded. Other videos on Twitter and Instagram showed debris flying through the air in New Orleans. Traffic cameras and levee monitoring webcams also provided dozens of views from inside the storm.

Some locations lost power and/or internet connectivity, but an impressive number of the cameras remained online throughout the day. It was the latest sign that the way we witness landfalling hurricanes is changing — perhaps providing a more visceral education for the public. Can all the live feeds and social snapshots, showing the real-time reality of the weather, cause viewers to take the threat more seriously?

And/or do some folks see the video clips and decide to head outside with their own cameras? "A video of a man plowing headlong into storm surge from Hurricane Ida garnered

a stern warning from National Weather Service officials," urging everyone to stay inside, Missy Wilkinson of The Advocate reported Sunday afternoon. Storm chasers could



not be dissuaded. Numerous chasers showed Ida's storm surge pouring into towns like Golden Meadow, Larose and LaPlace. One camera crew said they were surrounded by water but were safe at a Motel 6 with high-enough ground. By nightfall, a man on Twitter who called himself an oil field worker had posted a video from the actual site of the landfall, Port Fourchon, showing a toppled crane and other damage. Through texts, video clips and live streams, we're experiencing hurricanes in new ways.

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Chip shortage: Toyota to cut global production by

40%



Toyota is to slash worldwide vehicle production by 40% in September because of the global microchip shortage. The world's biggest carmaker had planned to make almost 900,000 cars next month, but has now reduced that to 540,000 vehicles. Volkswagen, the world's second-biggest car producer, has warned it may also be forced to cut output further.



The Covid pandemic boosted demand for appliances that use chips, such as phones, TVs and games consoles. On Thursday, German firm Volkswagen, which cut output earlier in the year, told Reuters: "We currently expect

supply of chips in the third quarter to be very volatile and tight. "We can't rule out further changes to production."

Toyota's other rivals, including General Motors, Ford, Nissan, Daimler, BMW, and Renault, have already scaled back production in the face of the global chip shortage. Until now, Toyota had managed to avoid doing the same, with the exception of extending summer shutdowns by a week in France the Czech Republic and Turkey. New cars often include dozens of microchips, but Toyota benefited from having built a larger stockpile of chips - also called semiconductors - as part of a revamp to its business continuity plan, developed in the wake of the Fukushima earthquake and tsunami a decade ago.

The decision to reduce output now has been precipitated by the resurgence of coronavirus cases across Asia hitting supplies. The company will make some cuts in August at its plants in Japan and elsewhere. The bulk of the cuts - 360,000 - will come in September and affect factories in Asia and the US.

In the UK, Toyota has a car plant at Burnaston, in Derbyshire, and an engine plant on Deeside. In a statement, it said: "Toyota is going to great lengths to minimize the impact of the semi-conductor supply shortage that is globally impacting the automotive industry. "In terms of our UK production operations, we are currently operating as planned at both plants."

The aim for Toyota as a whole is to make up for any lost volume by the end of 2021.

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Lecture 30

Words from the last class:

get back to, empty out, drop off, see about, plan on, lock in, get on, float around, come off, burst out, point to, and stand around

I'll have to get back to you later, I'm just on my way out the door.

The conference center emptied out as soon as the presentation ended.

That business had to close after sales dropped off sharply.

I'm going to go see my financial adviser about getting a loan.

I don't think he planned on staying in the same job for so long.

If those two get locked in on politics, that's all we're going to hear all night long.



I'll have to get onto Sarah about the deadline.

There are rumors floating around.

How did my speech come off?

After our argument, Caitlin burst out of the room in a huff.

**Everyone pointed to Sarah when the boss asked who had
broken the printer.**

Why are all these people standing around doing nothing?

Practicing the pronunciation of the most common words in the English language



change / changed: _____

watch / watched: _____

sit / sat: _____

lawyer: _____

production: _____

middle: _____

management: _____

original: _____

victim: _____

cancer: _____

speech: _____

particular: _____

trial: _____

none: _____

item: _____

weight: _____

tomorrow: _____

create / created: _____

learn / learned: _____

kill / killed: _____

positive: _____

citizen: _____

trip: _____

executive: _____

politics: _____

customer: _____

manager: _____

rather: _____

popular: _____

ahead: _____

conference: _____

total: _____

fast: _____

base: _____

Exercise Thirty



These are six common phrasal verbs (chunks)

throw out, wipe up, pile up, lighten up, keep to, head toward

- 1) The scandal has resulted in the CEO being thrown out of office.

throw out - _____

- 2) You're putting out the welcome mat for cyber criminals if you post your personal details online.

welcome mat - _____

- 3) With Deborah out sick all week, jobs have begun to pile up in our department.

pile up - _____

- 4) Everything will work out fine, so stop worrying and lighten up.

lighten up - _____

- 5) I think it's best that we keep this to ourselves until we can determine what impact it will have.

keep to - _____

- 6) The problem will head toward a solution when you stop making the situation worse than it is.

head toward - _____

Grammar



Do / Make

T.

T.

H.

H.

W.

E.

Exercise

1) a/a/a/a

2) a/a/a/a

3) a/a/a/a

4) a/a/a/a

5) a/a/a/a

6) a/a/a/a

7) a/a/a/a

8) a/a/a/a

9) a/a/a/a

Google and Apple's next regulatory headaches are looming across the Pacific



Google and Apple are catching heat for their app store and payments practices in Asia Pacific. Less than a week after Apple said it would allow App Store developers to promote alternative payment methods to their users, South Korea is poised to end restrictions that critics say harm competition. And Australia is piling on the pressure by floating reforms for how to tackle payment systems provided by Apple and Google.

In the United States, criticisms about how much power Apple and Google app stores wield over developers have led to lawsuits and efforts by lawmakers trying to give app creators more power.

Apple's commissions, for example, go as high as 30% on some purchases made through the company's platform — and developers say they have little choice but to comply, since Apple does not allow customers to download apps from any source other than the company's official store.

Now, South Korea may soon pass a law that would stop companies such as Apple and Google from forcing mobile app developers to use their payment systems.

Legislators have been reviewing an amendment to the Telecommunications Business Act, which would ban app store operators from "unfairly using their market position to force a certain manner of payment" upon businesses. Once enacted, violators could be fined up to 3% of their annual sales, in addition to up to 300 million Korean won (\$257,000) in penalties.

The bill was expected to be submitted for voting on Monday, but the parliamentary session was abruptly delayed.



If the law is passed, developers will be able to select which

payment systems to use to process in-app purchases, meaning they may be able to bypass hefty charges imposed by the two longtime leaders.

South Korea isn't the only country in the region scrutinizing the two companies. On Monday, Australian Treasurer Josh Frydenberg called for new regulations on digital payments.

"Digital wallets such as Apple Pay and Google Pay are used to make contactless payments just like debit cards issued by a bank, but the parties are subject to different regulatory settings," he wrote in an op-ed in The Australian Financial Review.

"If we do nothing to reform the framework, it will be Silicon Valley that determines the future of a critical piece of our economic infrastructure."

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Lecture 31

Words from the last class:

**get on, float around, come off, burst out, point to, stand around, throw out,
wipe up, pile up, lighten up, keep to, and head toward**

I'll have to get onto Sarah about the deadline.

There are rumors floating around.

How did my speech come off?

After our argument, Caitlin burst out of the room in a huff.

**Everyone pointed to Sarah when the boss asked who had
broken the printer.**

Why are all these people standing around doing nothing?



**The scandal has resulted in the CEO being thrown out of
office.**

**You're putting out the welcome mat for cyber criminals if
you post your personal details online.**

**With Deborah out sick all week, jobs have begun to pile up
in our department.**

**Everything will work out fine, so stop worrying and lighten
up.**

**I think it's best that we keep this to ourselves until we can
determine what impact it will have.**

**The problem will head toward a solution when you stop
making the situation worse than it is.**

Practicing the pronunciation of the most
common words in the English language



change / changed: _____

watch / watched: _____

sit / sat: _____

direction: _____

Sunday: _____

past: _____

majority: _____

peace: _____

dinner: _____

partner: _____

user: _____

above: _____

bag: _____

therefore: _____

rich: _____

individual: _____

tough: _____

create / created: _____

learn / learned: _____

kill / killed: _____

owner: _____

inside: _____

voter: _____

tool: _____

June: _____

far: _____

mountain: _____

range: _____

coach: _____

fear: _____

attorney: _____

unless: _____

nor: _____

expert: _____

Exercise Thirty-One



These are six common phrasal verbs (chunks)

Throw out, wipe up, pile up, lighten up, keep to, head toward

1) we need to iron out our disagreements.

Iron out - _____

2) There are not many jobs I would give my right arm for.

Give (one's) right arm - _____

3) I wonder how Michael is getting along in his new job?

pile up - _____

4) I finally got away from work at eight o'clock.

lighten up - _____

5) They're upset that you didn't call, but they'll get over it.

keep to - _____

6) After being taken to court, they finally paid up

head toward - _____

Grammar



Do / Make

Do is a general word for actions.

What are you doing this weekend?

I did a lot of things yesterday.

Make is a general word for producing or creating.

I made a cake last week.

I also make toys for children.

Exercise

- 1) doing / I'm / my driving license / next week _____
- 2) I hate _____ housework, especially cleaning.
- 3) Why do you always _____ the same mistake?
- 4) Can you _____ me a favor?
- 5) Have you _____ your homework?
- 6) The last time I _____ an exam was ten years ago.
- 7) When you've finished Exercise 1, you can _____ Exercise 2
- 8) It was a bad mistake. It was the worst mistake I've ever _____.
- 9) Let's _____ a list of all the things we have to _____ today.

Airbnb says it will host 20,000 Afghan refugees



Airbnb has pledged to provide free housing for 20,000 Afghan refugees.

CEO Brian Chesky said Tuesday that the program would begin immediately, and that Airbnb would pay for the stays.

"The displacement and resettlement of Afghan refugees in the US and elsewhere is one of the biggest humanitarian crises of our time. We feel a responsibility to step up," Chesky said in a series of posts on Twitter.

Chesky said the company would work closely with NGOs and its nonprofit arm, Airbnb.org, which provides housing to people in need following natural disasters and other crises.

Chesky did not say how long refugees would be housed, or how long the company would fund their stays. The company did not immediately respond to a request from CNN Business for further information.

Tens of thousands of people have been attempting to leave Afghanistan in recent days after the country's capital, Kabul, fell to the Taliban. Many Afghans have come to the airport in Kabul in hopes of departing on evacuation flights operated by the United States and other governments.

Decades of conflict in Afghanistan has already produced an acute refugee crisis. There are almost 2.5 million registered refugees from Afghanistan, according to the United Nations

High Commissioner for Refugees, comprising the largest protracted refugee population in Asia.

NGOs, religious groups and local governments in the United States, the United Kingdom and other countries have



pledged to help Afghan refugees. Chesky called on the business community to follow suit.

"I hope this inspires other business leaders to do the same. There's no time to waste,"

Chesky said on Tuesday.

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**The shipping crisis is getting worse. Here's what
that means for holiday shopping**



The vast network of ports, container vessels and trucking companies that moves goods around the world is badly tangled, and the cost of shipping is skyrocketing. That's troubling news for retailers and holiday shoppers. More than 18 months into the pandemic, the disruption to global supply chains is getting worse, spurring shortages of consumer products and making it more expensive for companies to ship goods where they're needed.

Unresolved snags, and the emergence of new problems including the Delta variant, mean shoppers are likely to face higher prices and fewer choices this holiday season. Companies such as Adidas (ADDDF), Crocs (CROX) and Hasbro (HAS) are already warning of disruptions as they prepare for the crucial year-end period.

"The pressures on global supply chains have not eased, and we do not expect them to any time soon," said Bob Biesterfeld, the CEO of C.H. Robinson, one of the world's largest logistics firms.

The latest obstacle is in China, where a terminal at the Ningbo-Zhoushan Port south of Shanghai has been shut since August 11 after a dock worker tested positive for Covid-19.

Major international shipping lines, including Maersk (AMKBY), Hapag-Lloyd (HPGLY) and CMA CGM have adjusted schedules to avoid the port and are warning customers of delays.

The partial closure of the world's third busiest container port is disrupting other ports in China, stretching supply chains that were already suffering from recent problems at Yantian

port, ongoing container shortages, coronavirus-related factory shutdowns in Vietnam and the lingering effects of the Suez Canal blockage in March.

Shipping companies expect the global crunch to continue. That's massively increasing the cost of moving cargo and could add to the upward pressure on consumer prices.

"We currently expect the market situation only to ease in the first quarter of 2022 at the earliest," Hapag-Lloyd chief executive Rolf Habben Jansen said in a recent statement. The cost of shipping goods from China to North America and Europe has continued to climb over the past few months, following a spike earlier in the year, according to data from London-based Drewry Shipping.

The company's World Container Index shows that the composite cost of shipping a 40-foot container on eight major East-West routes hit \$9,613 in the week to August 19, up 360% from a year ago. The biggest price jump was along the route from Shanghai to Rotterdam in the Netherlands, with the cost of a 40-foot container soaring 659% to \$13,698. Container shipping prices on routes from Shanghai to Los Angeles and New York have also jumped.

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