



From: Rick
To: IELTS Prep Group
Subj: IELTS Reading lesson 11-15-2017

Lesson Objective

The student shall be able to use "power words" as part of their oral vocabulary, read and comprehend both social and business language and demonstrate effective oral communication skills

Section One

Vocabulary

Match the correct word in column A with the definition in column B, then use in a sample sentence

Evaluation Criteria: Ability to understand definitions of English vocabulary

| Column A VOCABULARY | Column B DEFINITION |
|---|---|
| 1. LEGISLATION (noun) | A. A sudden or violent disturbance or commotion. |
| 2. DISCRIMINATION (noun) | B. Either member of a married pair in relation to the other; one's husband or wife. |
| 3. SHOCK (noun) | C. To alter in order to make more efficient or simple. |
| 4. SPOUSE (noun) | D. To acquire by the payment of money or its equivalent; buy. |
| 5. STREAMLINE (verb) | E. Mutual discussion and arrangement of the terms of a transaction or agreement. |
| 6. PURCHASE (verb) | F. Incapable of being surmounted, passed over, or overcome; insuperable. |
| 7. INSURMOUNTABLE (adjective) | G. Treatment or consideration of, or making a distinction in favor of or against, a person or thing based on the group, class, or category to which that person or thing belongs rather than on individual merit. |
| 8. NEGOTIATION (adjective) | H. The act of making or enacting laws. |

Section Two

Reading Comprehension and Pronunciation skills.

Evaluation Criteria: Ability to effectively read and comprehend written English in a social or business environment.

ARTICLE A

Five Financial Rules to Live By

Source

Are you among the 65% of Americans being kept up at night by money worries? Managing your money can definitely be overwhelming, especially with so much conflicting advice out there.

The good news is, you don't actually have to do much to get your finances under control. You just have to follow a few simple rules to streamline your spending and tackle all of your biggest money issues.

Here are five basic financial rules to live by that will change your life and put you on the path toward a more prosperous future.

1. Spend less than you earn

More than 3/4 of full-time workers were living paycheck to paycheck in 2017, and 71% of U.S. workers were in debt according to a CareerBuilder survey.

Unfortunately, it's impossible to ever get ahead if you're spending as much -- or more -- than you're bringing in. To be able to save, you must have money left at the end of the month. This means you need to either increase your income or reduce your spending.





Boosting your income could come from asking for a raise, doing overtime, taking on side gigs, or starting a new business. Spending less than you earn usually requires tracking your spending, setting a budget, and sticking to self-imposed spending limits.

Or, to force yourself to spend less than you earn without hassling with a budget, automate your savings and have money withdrawn directly from your paycheck before you ever see it. You can't spend what you don't have. Just don't get out the credit cards to make up the difference!

2. Institute a 24-hour rule for big purchases

More than half of all respondents to a 2013 CreditDonkey survey reported regularly feeling guilty after making purchases. Spending a lot of cash on something that doesn't bring joy to your life is a waste.

To stop the guilt and make sure you're getting your monies worth out of every buy, institute a waiting period of at least 24-hours before you make a big purchase. Your definition of a "big" purchase will vary depending upon your income. Around \$100 is a good number for many families.

The 24-hour waiting period gives you time to think about whether it's really worth such a big outlay -- do you really need that new iPhone or is there something better you could do with all that money?

A waiting period also gives you time to shop for a better deal. If you can't get the item out of your head and decide to purchase, you may save a few bucks anyway.

3. Get on the same page with your spouse

Money is the number one cause of relationship stress. Not only does fighting about money make it hard to get along with your spouse, but it also makes it difficult to accomplish financial goals. If you're trying to save or get out of debt and your spouse is hitting the mall, you'll never get ahead.

To ensure you're on the same page, set aside time for regular money talks. Agree on the big stuff, like how much you want to save and what your big financial goals are for the future -- then find ways to work together to achieve your plans.

If you're constantly fighting about spending, it may be best for each spouse to have a separate account with a mutually agreed amount of "fun" money. Make a deal that once the money is gone, spending will stop.

4. Save for a rainy day

Emergencies absolutely are going to happen. In fact, 60% of Americans responding to a 2015 Pew Survey indicated they'd experienced a financial shock during the prior year and the median cost of the most expensive financial shock was \$2,000 for these households.

Unfortunately, almost 60% of Americans don't have \$500 in the bank to cover an emergency, and more than half of all households reporting a financial shock still hadn't recovered their financial equilibrium six months later.

If you don't have rainy day savings, you'll perpetually end up in debt when you have to put your emergencies on a credit card. This will derail repayment efforts and make saving harder.

An ideal goal is to save enough cash to cover around 3-6 months of living expenses. If that sounds insurmountable, start with saving a little money each month until you have at least \$1,000. You can grow your emergency fund over time, but at least this will cover most financial disasters without sending you reaching for your credit cards.

5. Prioritize your retirement savings

Even if you don't follow any of these other rules, this is the big one. You absolutely must save for retirement.

You cannot live on Social Security alone. Unfortunately, almost half of all American families have nothing at all saved for retirement, according to the Economic Policy Institute. Once you cannot work anymore, there will be nothing you can do -- so you need to act now.

Before paying for anything else other than the most essential bills, divert a portion of your paycheck toward a workplace 401(k), an IRA, or other tax-advantaged retirement account. Ideally, you should try to work up to saving at least 15% of your income, but start with whatever you can spare. Aggressively increase your savings -- including diverting your raises to your retirement funds -- until you've reached your savings goal.



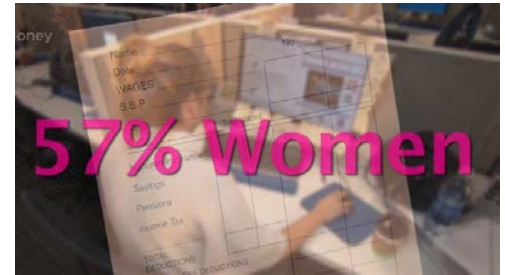
ARTICLE B

Why Asking About Salary History Can Hurt A Woman's Career

[Source](#)

The dreaded question: "Well, what do you make now?"

Maybe you've heard that in a job interview before. But if you live in New York, California or Massachusetts, you may never hear it again. Recent legislation in several states and cities has made it illegal for potential employers to ask interviewees about their past salaries.



The intent behind the laws: to redress the balance for women and minorities who are already fighting a wage gap (one that gets even steeper for black and Latina women).

1. According to a wage gap report released by New York City's public advocate Letitia James, women earn \$5.8 billion less in wages than men. "By banning questions about salary history, we are putting a stop to an employment practice that perpetuates gender wage discrimination and hurts all New Yorkers," she said.

Because women are less likely to earn as much as their male colleagues or to negotiate a job offer, the legislation banning questions about salary history could, in theory, help to even the playing field.

The "What were you making at your last job?" question can haunt women far into the future, says Laura Kray, the Warren E. and Carol Spieker Chair in Leadership at the University of California-Berkeley.

One low salary can set a woman's career back, because it comes up again and again with every negotiation she pursues. Potential new employers could offer her less than they would a male candidate with the same qualifications -- simply because she earned less at a previous job.

2. "It's a question that can lead to ongoing discrimination," Kray says. "You can see how discrimination at one point in time can have trailing effects that would be damaging." If they're not automatically restricted to the confines of their past salary, advocates hope, these applicants stand a better chance in the negotiation process, to catch up to their higher-earning white male counterparts.

Even though more states and cities are banning the question, women still might face it in a job interview. Kray says some may worry that asking for more will lower their chances of actually getting the job, or others may think that dodging the salary history question could take them out of the running entirely.

"Any time you're in a negotiation over a job, even if the potential employee has a lot of leverage -- let's say he or she has other job offers as well -- most of the time when they're in the position of seeking the job, we psychologically feel like we're in a low power position," she says.

She has a tip for sidestepping the self-sabotage: flip that power dynamic.

"You want to think about how you can throw it back to the employer -- 'Well, my previous salary isn't relevant.'"

ARTICLE C

7 Steps to Get Employees Off to a Good Start

[Source](#)

How to on-board new hires, from peer support to selecting equipment.

By **Laura Schreier** Posted: 06/20/17 Updated: 11/10/17

Making the right hire is just one part of building a good team. You also need a plan for onboarding—a process that begins even before a new employee's first day.

"Good planning can help new hires feel comfortable, connected and prepared to hit the ground running."



"Good planning can help new hires feel comfortable, connected and prepared to hit the ground running," says Aldor H. Delp, vice president and general manager of ADP Resource and HR Solutions. "Neglecting the onboarding process, on the other hand, can leave new hires with a lot of unanswered questions."



The way a staffer starts out can impact how well they integrate into the company long term. Consider the following seven steps to start employees off on the right foot.

1. Assemble the employee's toolkit

Before their start date, put all necessary equipment and supplies in place. Don't only set up their computer with new email, create reference sheets with important details such as how to set up voice mail, entry codes to the building and important contacts. "Cheat sheets" for any standard procedures that will be part of their job, such as how to take credit card payments, can be a helpful resource.

Plan a welcome tour

New hires may feel overwhelmed with information when you show them around the workplace, so focus on the essentials and keep introductions to co-workers simple. You can lay the groundwork for a warm welcome by preparing current employees with advance information about the new employee, and what they'll be doing.

2. Streamline paperwork

Seek out the most efficient system for filling out tax forms, enrolling in benefits and handling other administrative details. "Too often, filling out forms stalls employee momentum and leaves new hires drowning in documents when they could be spending time getting acquainted with their colleagues," says Delp. Online services like ADP Payroll can be extended with services like time tracking and benefits administration, creating a centralized point of reference for all the essential paperwork. "Simplifying that process can get the new employee into the workflow and contributing to the team faster," Delp adds.

Assign a buddy

New hires typically want to prove how competent they are and might hesitate to go to the boss with questions. Ask one of your experienced employees to be part of your welcome team as a peer mentor. While you're at it, ask this person if they have any suggestions for additional materials or equipment that should be ready for the new employee—they may think of something you've overlooked.

3. Create a plan for orientation and training

Even if your new hire has lots of experience, they will need to learn your business's unique way of doing things. Schedule time to go over key processes and give them the opportunity to work through those tasks as soon as possible—most people retain new information better when they can quickly apply that knowledge. This orientation session is also a good time to review your expectations for job performance, such as sales targets or regular deadlines.

Have work ready to go

New employees often spend the first few days or even weeks waiting to be assigned enough tasks to keep busy. Line up work so that they can begin making solid contributions as soon as possible, even if they're not fully trained. Someone else may need to double-check their work initially, but involve them in the daily workflow from the beginning.

Remember the personal touch

A few special gestures can show that you value individuals and foster team spirit. Bring in sandwiches for a group lunch to celebrate the newcomer, and consider what else you might have on hand to add to a welcome kit. Company-branded items such as t-shirts, baseball caps or coffee mugs can help say, "We're happy you joined us!"