

From: Rick  
To: IELTS Prep Group  
Subj: IELTS Reading lesson

## 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

#### Evaluation Criteria

- Ability to understand definitions of English vocabulary

#### MATCH THE WORD WITH THE CORRECT DEFINITION

VOCABULARY	DEFINITIONS
A. INSIGHTFUL(Adj.)	1. Chance of a loss or other event on which a claim may be filed. To expose to danger or loss; hazard.
B. SUBMISSION (Noun)	2. Practicing economy; living without waste; thrifty
C. PRESUMPTION (Noun)	3. Being headless and ignorant about something. Not aware of it.
D. SCARCITY (Noun)	4. Something such as an illness, it causes your body or mind to become gradually weaker.
E. IMPULSE (Noun)	5. When something such as a project or campaign rapidly increases and grows.
F. SPUR (Noun)	6. The act of referring a document, etc., for the consideration of someone else. An act or instance of presenting something, a proposal, and argument...etc.
G. RISK (Noun)	7. Anything serving to urge or encourage. Make something happen faster or sooner.
H. WISDOM (Noun)	8. Rarity or infrequent occurrence and inadequate supply.
I. KEEPSAKE (Noun)	9. The ability to perceive clearly or deeply; penetration The capacity for understanding one's own or another's mental processes
J. FRUGAL (Adj.)	10. A belief or assumption based on reasonable evidence or bold or insolent behavior or manners.
K. OBLIVIOUS (Adj.)	11. A sudden desire, whim, or inclination. An instinctive drive and urge.
L. INCIDIOUS (Adj.)	12. Something that is insidious is unpleasant or dangerous and develops gradually without being noticed.
M. DEBILITATING (Adj.)	13. The ability or result of an ability to think and act utilizing knowledge, experience, understanding, common sense, and insight.
N. SNOWBALLED (Adj.)	14. A gift that evokes memories of a person or event with which it is associated.

## Section Two

### Reading Comprehension and Pronunciation skills.

#### Evaluation Criteria

- Ability to effectively read written English in a social or business environment.

### ARTICLE 1:

#### Three Illuminating Takeaways from Your Family Money Letters

When Joe Olivier asked what his niece wanted as a high school graduation present this year, she asked for a couple of thousand dollars in gift cards. She got a letter instead. In that was a to-do list from her doting uncle: Read two books about personal finance that he had sent her, and write a one-page report on each. Then,



take an online accounting course and pass its test. Once those tasks were done, only then would he open a checking account in her name and deposit some money.

Last week, I wrote about the value of preparing and passing along the money letter, in which a parent or other relative lays out some hard-won financial wisdom. I also asked readers to send in ones they'd written or read. I found the submissions insightful, hilarious and touching. The letters that arrived contained several illuminating one-liners about money's relationship to everything from sex to gambling that you may find useful as you try to impart insight to your own loved ones.

But like Mr. Olivier, other letter writers also asked something of their recipients: To recognize and own the strong feelings we all have about money; to be patient, careful, fair and generous; to want more but not be greedy. To revel in doing things and care less about having things.

## EMOTIONS

Mr. Olivier turned to a letter because he worried that a big money talk would go in one ear and out the other. "The problem is that kids these days, you sit them down and start being a raconteur, and their eyes glaze over because their attention spans are that of a gnat," he said.

Mr. Olivier, 55, acknowledged that he did get serious rather quickly when writing to his niece, who will attend the University of Louisiana at Lafayette. "Money and finances typically are wrapped up in a lot of emotions for everyone, and your views on these subjects have been shaped since you were born," he wrote. Why start there? Because one of the most common conflicts around money in families is scarcity. "Typically there is never **enough**," he said in an interview this week. "The kids key in on that."

And they do so long before they have much technical knowledge of how to manage money responsibly. Schooled in feelings before finance, is it any wonder they sometimes make emotional decisions about how much to borrow for college or what to spend once they get there and get out?

Mr. Olivier suggested that wizened grown-ups need to make the whole subject much more bloodless, long before writing any letters. "Try to be upfront with your kids about budgets and the financial situation in the family," he said.

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### Questions:

1. How did Mr. Olivier decide to teach a lesson to his niece?
  2. What kind of letters did the readers send to Mr. Olivier?
  3. What is the most common conflict around money?
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## ENVY (AND GENDER)

Envy is a problem, and Mr. Berman, who is 49 and runs a nonprofit, is clear on that in his letter. But he doesn't default to the presumption that so many parents of teenagers do: That wanting things is itself somehow bad. "It is O.K. to want more," he wrote. "Indeed, this impulse can be a spur to action and invention and success."

Why put it that way? In an interview, he talked about all of the books and movies his daughters take in that make the case that money doesn't matter. Money is the root of all evil! Marry for love! Chase your dreams! But then much of the rest of the culture sends the exact opposite message. "I was trying to find the sweet spot that acknowledges the wisdom of both of those perspectives," he said.

On a related note, his letter mentions his experience witnessing men aggressively negotiating raises over the years when women often did not. "It is O.K. to ask for a raise," he wrote. "It is also O.K. to bargain over the price of many products." Wanting a bit more prestige or a bigger office has been a positive in many situations he had witnessed. "We want our kids to be ambitious and do stuff," he told me.

## ADVENTURES

Early in her career, Robin Hubbard, 59, made more money per month than her father ever had. She's worked at a Fortune 500 company. But a series of health setbacks and the death of her husband have led to her living on — and with — much less.

When she saw last week's column, she wrote the following to her 19-year-old daughter: "I encourage you to be a collector of adventures and making other people smile. I have found after the hardship of health problems, I do. She turned to the letter format for a couple of reasons. When she was younger, no one talked to her much about money or wrote anything down, so she wanted to do better as a mother. Plus, the personal budgeting talks with her daughter, who lives with her in Bethalto, Ill., have not quite hit home yet.

A written letter, however, has a chance of lasting. That is something that she values after her health scares over the years. "I will probably frame it, because I want her to know that it is a keepsake," she said. "And I'm probably not going to be there when she has kids of her own."

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### Questions:

1. What is the relation between money and envy?
  2. According to Mr. Berman, how does gender influence the behavior at work?
  3. What kind of message does Mr. Berman want to transmit to kids?
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4. What does adventure mean here?

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## ARTICLE 2:

### In College Essays about Money, Echoes of Parents' Attitudes

We grown-ups often assume that children are oblivious to our money talk, ignorant of our budget woes and uninterested in how adults make financial decisions. Better to protect them from all that for as long as possible, right? But the best entries of this year's crop of college application essays about money prove that they are watching and listening — always — and picking up every little thing by osmosis.

A young woman from an affluent suburb offers a jarring inventory of items for sale at her high school, including Adderall, marijuana and test answers, even as some peers can't afford the fees for the Advanced Placement tests. Another observes her frugal, immigrant family and how that trait has slowly permeated her own values.

Each year, I put out an open call for college applicants to send in essays about money, work, social class and related issues that they've submitted to undergraduate admissions offices. This year, we received 231 of them and enlisted Ralph Johnson, senior director for college success for the Democracy Prep public schools network and a former admissions officer at Brown University, to help pick the four that we are publishing. We pay the four writers as we would freelancers. In narrowing them down from among the best dozen or so that we received, Mr. Johnson said he put himself back in the mind-set of the gatekeeper role he once held at Brown, when there were so many essays to read that he felt guilty being in a house of worship without a pile of paper in front of him.

What he looked for then is the same thing he encourages his students to strive for now. "Some kind of spark," he said. It needs to be something that isn't in their transcript or test scores and give admissions officers something to talk about when they're in the meeting room deciding on that candidate.

For more students than you might think, writing about money is how they seek to stand out. Of the 4,809 complete personal statements in the database at AdmitSee, a service that allows people to make money by renting access to their own essays and applications, 5 percent are about overcoming financial obstacles. A further 20 percent used words like "tuition," "loan" and "income" in essays about career aspirations, diversity and family background.

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#### Questions:

1. Children are unaware of adults' money talk! True or false? Explain?
  2. How many essays have been reviewed by Mr. Johnson?
  3. What does he look for in the essays?
  4. Essays are a big deal for many students! Explain why?
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The single best piece of pure writing we received this year came from Sarah Benson of Lorton, Va., the author of the essay set in New Mexico. "When I am 6 years old, the Sunday school teacher asks me what my father does for a living," she wrote. "I tell her he is an artist like Georgia O'Keeffe. I do not know that I am lying. I do not know that he hasn't sold a piece in months."

When she was small, her father showed her Native American pottery shards in the arroyo near their former home. When they return years later, he tells her that they have all washed away. "Suddenly comes to me the vague image of my father in ripped jeans, pressing a pottery shard into my palm," she wrote. "I wonder if he, too, has washed far away."

Her father, whom I interviewed on Facebook Live this past week, was surprised that his daughter had thought so hard about his feelings about his career and livelihood. But perhaps he should not have been, given the depth that his daughter, who will attend Virginia Tech in the fall, displayed in the essay.

"Every time I read it, I pulled something different from it," Mr. Johnson said. "It is a very unconventional story about economic struggle."

When Shawn L. Abbott, assistant vice president and dean of admissions in the office of undergraduate admissions at New York University, read the essay that Isabella DeSimone submitted to the university about frugality, he said he worried that it might be too conventional. "She took a topic that is by all traditional accounting measures pretty banal or pedestrian and really brought her life circumstances to life, talking about something that a lot of us can relate to," Mr. Abbott said. Ms. DeSimone will go to N.Y.U. in the fall.

"Why buy 99-cent storage containers when the products we buy already provide them for free?" Ms DeSimone wrote. "These lessons came in Spanish with the speed of a bull in a bullring." In her family, it was like a game. "The act of conserving money, the audacity to solve problems no one has thought of before, is what set my family apart," she wrote.

Nowhere in the essay does Ms. DeSimone say where her family falls on the social class spectrum, and after hearing Mr. Johnson's take on her essay, I chose not to ask. "She is frugal not necessarily because she's poor but because that's part of her value system," he said. "That was such a unique take on this type of essay. This is part of a tradition that she holds dear."

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**Questions:**

1. Where does Sarah Benson's essay set?
  2. How did Mr. Johnson describe Sarah's essay?
  3. What was the first concern Mr. Johnsons have when he first read Isabella's essay about "frugality"?
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Mr. Johnson's favorite essay came from Joseph Liggio, who lives in Suffern, N.Y. When Mr. Liggio starts school at Manhattan College in the fall, he will be the first person in his family to attend college. Mr. Johnson said he always roots for those applicants and counsels many like them in his current job, though Mr. Liggio, who is white, stood out to him in part because he seemed different from many of the first-generation, inner-city, students of color he usually encounters. Mr. Liggio's essay is also notable for his courage in admitting his confusion about what sort of goals he ought to set. He feels pressure to achieve things that no one in his family ever has, but to what end? "The thing is, I don't know where I want to go from here," he wrote. His grandparents worked where they worked because they had to make money wherever they found opportunity. Had anyone asked them what they actually wanted to do, they would have found the question baffling. "They couldn't answer because they had no other options," he wrote. "I can't answer because I have too many."

According to William Bisset, vice president for enrollment management at Manhattan College, admissions officials can be skeptical of essays that seem too polished or overwritten. "A lot of these essays sound like a Ph.D. student wrote them," he said. "Joe's was very genuine. It was well written, but you can tell that a kid wrote it." He also had a message for other applicants who are afraid to show weakness or write about their own confusion: Other than the incoming engineers at Manhattan, the most popular expression of academic interest among incoming students is "undecided." Erica Meister took several risks in her essay. Every year, we receive at least one essay that picks apart an affluent suburb, but we've never seen one quite as blunt as her take on Northville, Mich., which was recently named the snobbiest place in the state. "I prefer to describe Northville as reckless," she wrote. "The more enterprising students of

Northville High School specialize in the selling of three goods: marijuana, Adderall and test answers, all goods many of my peers don't think twice about using." If trouble ensues, she added, "Our fathers can cover us with cash and connections." Her essay could have easily read as snobby itself in its anti-snobbery, but she does not spare herself. She blithely inquires after a classmate's Advanced Placement testing plans without realizing that some people in her school come from families that can't pay even the reduced fees to take the tests.

"I found myself victim to the disease that infiltrates Northville, the same carelessness I despise," Ms. Meister wrote in the essay, which she submitted to the University of California, Berkeley. Like many former admissions officers, Mr. Johnson has strong memories of seeing piles of essays about what he described as "designer service projects," where teenagers do volunteer work outside the United States, at their parents' expense, and then return home and appreciate their privilege all the more.

"She stayed close to home and came to a similar realization about herself and the world that she comes from," he said. "I thought it was striking that she would talk about that."

Her bold approach to the college application process generally seems to have worked out pretty well. Ms. Meister will attend Stanford in the fall. "I aspire," she concluded in her essay for Berkeley, "to prepare myself by being more thoughtful, informed and, most of all, careful."

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**Questions:**

1. Mr. Johnson's favorite essay came from Joseph Liggio! True or false?
  2. Why is it his favorite essay?
  3. According to William Bisset, why admission officials can be skeptical about some essays?
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### ARTICLE 3:

#### In Desperate Pursuit of the Zero-Stress Job

I was 26 and belly-flat on the platform of the uptown 6 train in New York. My messenger bag had flipped over my head. A constellation of trampled, blackened gum wads hovered inches from my face. My hands and feet: numb.

I hadn't tripped. No one had pushed me. I'd been moving through the human flow of rush hour like everyone else, heading from my day job at an educational publisher to my night job writing copy for a marketing firm. I'd been double-jobbing it for a year while my wife was in graduate school, balancing two sets of deadlines and workloads, coming home close to midnight for most of each week. As strangers helped me to a



nearby bench, then pointed out the line of blood running from my elbow, I knew what had happened. I'd been warned.

Two years earlier, I had walked into an emergency room with what I thought was a migraine, and discovered that a benign tumor had ruptured on my pituitary gland, which sends signals to the body's other glands to brew hormones. As a result, my body was no longer making *any* hormones, including adrenocorticotrophic hormone, or ACTH. That in particular has worried my specialists. My body no longer responds to stress like everyone else's. It fails to send ACTH into the bloodstream to battle the adrenaline gusts that fuel high-octane situations. Basically, I don't have a fight-or-flight response, and stress can trigger sharp fatigue, low blood pressure, deranged cognition or an "adrenal crisis," which, in its worst cases, can wash over my body like a stroke, and can even be fatal.

I was ordered to take cortisol pills at strategic times each day, and to never, ever break that schedule. Every few weeks I went to my endocrinologist for hormone tune-up sessions, and at the start of each one she asked, "How's your stress. The lies I told her ("Not a problem!") were noble, I thought, and I even came to believe them myself. I was *fine*. Stress was *fine*. Stress was everywhere — how could it not be? At my day job, I took smoke breaks with co-workers on our building's rooftop and rushed through deep-seeming conversations made of almost nothing but stress comparisons: the creeping deadlines, the tasks we juggled, all of us proud of our ability to spread ourselves ever thinner.

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**Questions:**

1. What kind of effects can stress have on your body?
  2. What did stress provoke on the writer?
  3. What kind of work conversations make the author even more stressed?
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At my moonlighting job, my co-workers were struggling actors, filmmakers and writers who used their days to audition, or pitch magazines, or assemble their reels. The stress we compared there was more about what we *didn't* have, and what we were suffering through to get it.

I convinced myself that I was good at stress. I knew its rhythms (I thought), and I liked the exhaustion it produced, whether or not it was healthy. Stress was seductive in that way — a currency that proved my worth far more than my low paychecks did.

But that subway platform fall shook something in me. It drew a boundary I couldn't unsee. In the weeks and months afterward, I had more episodes like that one. They were more pointed, and nearly as debilitating. A misstep in an email to clients, a break from a project plan, even the tiniest workplace realities triggered a similar paralysis. I typed emails with numb hands, grew unable to track the simplest details, then grew anxious at the mistakes I'd caused, frozen in a high, swampy anxiety that I had created and couldn't escape. I was exhausted and confused. I couldn't sleep. "Take more cortisol when you know stress is coming," my doctor said. But who can truly know that? Stress's most insidious power is its ability, like water, to find the cracks and then flood right through them. I had to make a change, but to what? Stress seemed to be the lifeblood of a productive career. What did it mean, now, to have to avoid it at all costs?

The best answer I could find: Quit everything. In the eight years after that platform fall, I quit 12 jobs. Freelance jobs, staff jobs, administrative jobs, management jobs. Some I hated, some I loved, but I became a serial quitter, working hard until the stress snowballed enough to pose a serious threat, and then I was gone. I became a master of the two-week notice.

I took a perverse pride in it — I'm the best quitter in the game; nobody quits jobs better than I — while I knew my reputation was being irreparably damaged. I gained a reputation among friends as a career flake, and I felt myself acquiring a new label — one I had never had before: lazy.

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**Questions:**

1. The writer was convinced he was good at stress! Why?
  2. What was the solution the writer find to avoid stress at work?
  3. What kind of decision did he make concerning his career choices?
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By my mid-30s, the constant shifts from job to job were hard on my finances, my résumé and ultimately my marriage. I'd taken that poisonous job stress and relocated it to my home, and it flooded through the cracks there, too. My wife began to lose trust in my explanations for why I needed to leave every job, and soon I did as well. My hormone condition was below the skin, and so hard to track. It turned me timid and unsure in a way I hadn't been before. Was my illness the real problem, or was it me?

"Find something easy that you don't mind being bad at," my wife said. It made a brilliant kind of sense, so I took a bottom-level coordinator gig at a nonprofit with a tiny staff and a simple focus. Maybe it was a case of busted confidence, or knowing my health's boundaries and the danger of crossing them, but the results at that job were the same as what had come before.

By the time my wife woke, at 3 a.m., to my pacing at the foot of our bed, thinking aloud through a thick, adrenal fog about some minor detail I'd forgotten to handle for an event the next day, we both began, sadly, to consider that my most productive career choice might be to chase no career at all.

One resignation and one transition document later, I was back on another search, weary and defeated, when job No. 13 came my way: developing tests for a foreign-language education center. The work reminded me of the kind I had done in my 20s, at the educational publisher and the TV marketing company. But the people here were calm and quiet and tended to leave at 5 p.m.

My boss was a former college Spanish teacher who ended each conversation by saying, "It is what it is," or, "That's my story, and I'm sticking to it." She said she'd train me on everything, that she had a good feeling. Still, I feared letting her down. So when, weeks in, I found I had formatted some specs incorrectly on a very large product delivery, I fell at once into a spell of anxiety and inner fracture. Numb-handed and nauseated (again), I rushed to her office to confess my errors, then prepared to quit (again).

She took a deep breath. "Do you know what my husband does for work?" she said. "He's a military surgeon. He sees people die. Every single day." "Here it comes," I thought, and braced for an implication about my work ethic, or my toughness. "Stress is a part of life. Deal with it," she would say, as though I hadn't spent the last eight years doing exactly that. "This job? Nobody dies at this job," she said. "Everything can be fixed."

After that, she and I calmly worked out a plan. We did the same thing the next day, and the day after that, until soon my work became what proved to be the rarest of all career currencies: just a job. Nothing more, nothing less, and I hung on to it like grim death.

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**Questions:**

1. How did stress affect his professional and personal life?
  2. How did his new job and his new boss change his vision and help him to work on his stress issue?
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