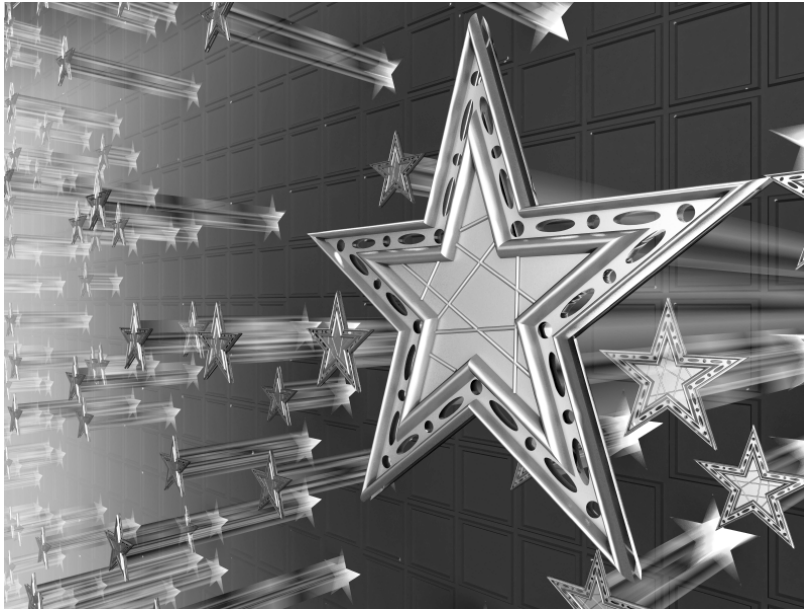


# MASTER THE TOEIC: TOEIC WORDS



300 BUSINESS ENGLISH WORDS  
COMMONLY FOUND IN THE TOEIC TEST

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## How to use this eBook

The words in this eBook are divided into Word Sets, organized by TOEIC Topics. These are words and phrases most often heard in conversations and texts that focus on each topic. You will want to study each Word Set as a group, and see how the words are used in the sentences provided.

Note that some of the words in this section have other meanings not given here. The definitions you can find here are for how those words are *often used* on the TOEIC.

1. Highlight in **YELLOW** words that you **already know** on this list. Make sure you **check the definitions** provided to make sure you understand the Business English meaning of each word.
2. For words you **don't know**, make **Flash Cards** to help you study and remember them. Once you feel you can remember a word, highlight it in **YELLOW**.
3. As you study English, if you **use a word** in a sentence you created, highlight it in **PINK!**

## How to make Flash Cards

One of the best ways to learn new words is to create **Flashcards**, which have a **New Vocabulary Word** on one side (along with its **Part of Speech** and other words usually **Related or Used with the New Vocabulary Word**), along with **Definitions, Example Sentences, Synonyms**, on the other side of a small piece of heavy paper.

Make your Flashcards look like the following example:

FRONT OF CARD

BACK OF CARD

**verb**  
**noun**

***auction***

**(related words)** bid, charity, sale, donate, fundraiser

**(verb)** to sell something by having people offer amounts of money.

**(noun)** an event where objects or prizes are sold to the person who offers the most money.

*Because our company is moving to the next state, we will be auctioning off all of our big office equipment.*

*Will you attend this year's charity auction? All the money they raise will go towards helping homeless children.*

**(synonyms)** none

**ALWAYS CREATE FLASHCARDS BY WRITING THEM!** Do not just print out flashcards you find on the internet; and don't just buy flashcards in the store. Make the cards *yourself*. Why? Because when you make them yourself, you are helping your mind and body remember the words a little more—just writing the words, definitions and sentences helps you remember them.

If you are looking for a **specific Topic** to study, look for that Topic in the **TOPIC INDEX** below.

If you are looking for a **specific Word**, look for that Word in the **WORD INDEX** below.

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**account:** (*noun*) A file that includes all information about a single customer.

- *Can you bring me the Mitchell account? I would like to review our contract with them.*

**auction:** (*verb*) To sell something by having people offer amounts of money. (*noun*) An event where objects or prizes are sold to the person who offers the most money.

- *Because our company is moving to the next state, we will be auctioning off all of our big office equipment.*
- *Will you attend this year's charity auction? They're going to have some great items for sale to the highest bidder.*

**client:** (*noun*) Someone who buys goods or services. *Synonym:* customer

- *She is one of our most loyal clients; she has been using our services for over 5 years.*

**commission:** (*noun*) The money which a salesperson receives for making a sale.

- *A car salesperson usually receives a commission every time they sell a car.*

**complimentary:** (*adjective*) Free.

- *You will receive a complimentary tote bag when you donate money to public television.*

**confirmation sheet:** (*noun*) A document that gives extra proof that something that is true/happened.

- *After I bought my camera online, I received a confirmation sheet along with my receipt.*

**contract:** (*noun*) A written agreement. (*verb*) To be temporarily hired to do something.

- *Can you draw up a contract for the services you will provide our company?*
- *We were contracted to build the annex to the main offices of Nike.*

**cut a deal:** (*verb*) To make a business arrangement or contract.

- *I was able to cut a deal with the contractor and we paid very little for our new kitchen.*

**gather dust:** (*verb*) To be unused for a long time.

- *No one is buying those old VCR players; they're just gathering dust on the shelves.*

**in stock:** (*adjective*) To have something ready to sell or use.

- *The store does not have any printer cartridges in stock.*

**in the market for (something):** (*adjective*) To be ready to buy something, to want to buy something.

- *I have been in the market for a new computer for a long time.*

**invoice:** (*noun*) A statement listing the price for services or products bought. (*verb*) To send an invoice for services or products bought.

- *Can you send me an invoice for the order we made over the phone yesterday?*
- *Can you invoice me for the order I placed yesterday?*

**jack up the price of (something):** (*verb*) To make a price higher.

- *The steel company decided to jack up the price of steel at the beginning of the year, hoping to increase their profits .*

**rebate:** (*noun*) discount.

- *When I bought my computer, I received a \$100 rebate after mailing in a form to the computer manufacturer.*

**refund:** (*noun*) The amount of money given back. (*verb*) To give money back.

- *If you return a book with a receipt, you can get a full refund.*
- *Can you refund me the full amount for this book? I don't want it.*

**run short:** (*verb*) To not have enough of something.

- *They ran short on gasoline at the gas station and had to close early.*

**sell like hotcakes:** (*verb*) To sell very quickly.

- *The children's toys were selling like hotcakes during the Christmas season.*

**trial offer:** (*noun*) An offer to use a product to see if you would like to buy it.

- *As a trial offer, we'd like to give you a month's worth of Gatorade—if you'd like more after the month, simply sign up for a year's subscription!*

**stock:** (*noun*) The merchandise/products that a shop has in the store. (*verb*) To put merchandise on a shelf.

- *What kind of stock are you carrying today?*
- *Could you stock the shoes on aisle 5? Some of the shelves are empty.*

**store:** (*verb*) To put away for future use. *Synonym:* save, stockpile. (*noun*) Something that is put away for future use. *Synonym:* stash, stockpile, reserve.

- *Can you store the canned fruit in the garage, please?*
- *I always keep a store of canned fruit in the garage in case of emergencies.*

**surcharge:** (*noun*) An extra fee added to a bill.

- *The hotel had a 12% cleaning surcharge.*

**warranty:** (*noun*) A guarantee that a product is reliable and free of problems, and that the seller will repair the product for free.

- *My computer has a 3-year warranty covering any problems it might have.*

**according to (someone or something):** (*adverb*) As said or told by someone; following a method or series of steps.

- *According to Bob, we will make a lot of money this year.*
- *We did everything according to the terms of our agreement.*

**busy signal:** (*noun*) A series of sharp buzzing tones heard on a telephone when the number called is already being used.

- *When I tried to call my mother, all I got was a busy signal.*

**consult:** (*verb*) To ask someone for advice regarding a non-personal issue/problem.

- *I would like to consult with my accountant before proceeding.*

**cut off / cut (someone or something) off:** (*verb*) To interrupt suddenly.

- *The office manager cut me off as I was trying to explain why I was late.*

**extension:** (*noun*) An additional telephone set that is connected to the same telephone line.

- *Our office has 5 different extensions, one for each department.*

**first-hand knowledge:** (*noun*) Knowledge from having personally seen, heard, or done something.

- *He knew the election was fair because he had first-hand knowledge of how the votes were counted.*

**gossip:** (*noun*) The action of talking about personal or sensational information about someone else.

(*verb*) To give personal or sensational information about someone else.

- *The gossip around the office is that Barbara and Michael are dating, even though Barbara is his manager.*
- *Daniel is always gossiping with co-workers and most of what he says is not true.*

**hotline:** (*noun*) A telephone line that gives quick and direct access to a source of information or help.

- *Call our free hotline now to receive free information on how you can save hundreds of dollars today!*

**in black and white:** (*adverb*) Written.

- *The company refused to deal with the customer's complaints until they were put in black and white.*

**negotiations:** (*noun*) A series of discussions intended to produce an agreement.

- *We will open negotiations with Russia regarding selling their oil in our country.*

**out of the loop:** (*verb*) To not be involved in something, or not be receiving information sharing about something.

- *I was out of the loop during the negotiations and did not know what was going on.*

**put (someone) on hold:** (*verb*) To disconnect someone temporarily from the telephone.

- *I phoned the bank but they put me on hold before someone spoke to me.*

**re:** (*noun*) Regarding (used on email messages and memos). *Synonym:* topic, about

- *To: barack.obama@gmail.com*  
*From: George.bush@hotmail.com*  
*Re: How to fix Iraq*

**recipient:** (*noun*) Someone who receives something.

- *Who should be the recipient of this letter I'm writing?*

**rotary phone:** (*noun*) An old-style phone with a dial, not buttons, for its numbers.

- *My grandma still uses a rotary phone at her house.*

**second-hand:** (*verb*) Having knowledge because someone else saw, heard or did something.

- *Because he was not at the voting station, he only has second-hand knowledge of how the voting went.*

**toll-free:** (*adjective*) No cost for doing an action.

- *Our customer service phone number is toll-free, so don't hesitate to contact us.*

**touch tone phone:** (*noun*) An phone with buttons for its numbers.

- *If you have touch tone phone, please enter the number of the person you wish to reach.*

**word processing:** (*noun*) Typing on a computer.

- *I need to take a word processing class this summer to improve my typing speed.*



**consistent:** (*adjective*) Not contradictory; not changing. *Synonym:* compatible, reliable, unchanging, constant

- *Bob is consistently late to work.*

**credit:** (*verb*) To be recognized as having performed an action. (*noun*) Recognition or approval for an act, ability, or quality.

- *Abraham Lincoln is credited with freeing the slaves in the United States.*
- *He received credit for helping get the new law passed.*

**flying colors:** (*noun*) Complete success.

- *I passed the test with flying colors.*

**historic:** (*adjective*) Having importance in or influence on history.

- *The election of Barack Obama was an historic moment in American history.*

**innovative:** (*adjective*) New and unusual in design or method. *Synonym:* creative, original, fresh, new

- *Nike workers are always very innovative in their shoe designs.*

**landmark:** (*adjective*) Historically important.

- *The merger of Microsoft and Yahoo was a landmark event in the history of computers.*

**ominous:** (*adjective*) Hinting that an evil or tragic thing will happen.

- *There are ominous signs that the economy will go down next year.*

**outstanding:** (*adjective*) Superior to others of its kind; of major significance or importance. *Synonym:* prominent, exceptional, extraordinary, remarkable, awesome. (*adjective*) owed as a debt.

- *She made over \$1 million last year — she is an outstanding salesperson!*
- *VISA says I have an outstanding balance from last month which I need to pay by the 15<sup>th</sup> of this month.*

**suit:** (*adjective*) To meet the requirements of something, to be acceptable. *Synonym:* fit, satisfy.

- *We spent all afternoon looking for a dress to suit my wife's needs.*

**esteem:** (*verb*) To be seen to have value and worth. *Synonym:* admire, respect.

- *Because of his work saving lives, my father is highly esteemed in the medical field.*

**field:** (*verb*) The category of work/subject that someone works in or studies.

- *I have worked for 15 years in the field of childhood education.*

**homemaker:** (*verb*) A person who does not have a job, but does stay home and take care of their house.

- *My mother was a homemaker for 18 years and only got a job after I left for college.*

**illustrious:** (*noun*) Well known and very great.

- *Because of her bad behavior, Britney Spears is not a very illustrious star.*

**indispensable:** (*adjective*) Absolutely necessary. *Synonym:* essential, required, requisite.

- *Because of his great success in selling, he is an indispensable member of our sales staff.*

**mean business:** (*verb*) To be serious.

- *Our boss means business when he tells everyone to work harder.*

**quick with numbers:** (*adjective*) To be very skilled at doing math. *Synonym:* good with numbers.

- *If you have difficulty completing your accounts this month, ask Marsha for help; she's quick with numbers.*

**renowned:** (*adjective*) Famous. *Synonym:* famed, illustrious, celebrated

- *Apple is renowned for its music-playing devices.*

**reputation:** (*noun*) The qualities someone or something is known for.

- *She has a reputation for charming clients.*

**role model:** (*noun*) A person who is a good example (in behavior) for another person to copy.

- *Barak Obama is a wonderful role model for my children.*

**analyst:** (*noun*) Someone who is skilled at analyzing information and data.

- *I'll need to check with our budget analyst before approving your request for giving more money to the research department.*

**benefit:** (*noun*) Something a company gives employees other than salary (ex., health insurance, free parking). *Synonym:* perk.

- *Our company offers a generous benefits package to all employees, including medical, dental and vision insurance.*

**candidate:** (*noun*) Someone or something that is considered for something. (*noun*) A politician who is running in an election.

- *A heart attack was the likeliest candidate for the cause of his death.*
- *In 2008, Barack Obama was the Democratic candidate for president of the United States.*

**CEO:** (*verb*) Chief Executive Officer, the highest-ranking person in a company or organization, responsible for making day-to-day decisions.

- *The CEO had been doing such a terrible job, that he was forced to retire early.*

**entrepreneur:** (*noun*) A person who starts, manages, and takes the risk of running their own business.

- *Website design is a field of work full of many small entrepreneurs trying to get rich, but many fail.*

**human resources:** (*noun*) The office inside a company responsible for helping employees with problems.

- *The human resources department helped me choose my medical insurance plan.*

**overtime:** (*noun*) Hours worked beyond the regular schedule.

- *Because of the tax filing deadline, our accountants have been working overtime to complete the tax report on time.*

**perk:** (*noun*) Something a company gives employees other than salary (ex., health insurance, free parking). *Synonym:* benefit.

- *One of the perks I get for my job is free parking downtown, which saves me a lot of money!*

**personnel:** (*verb*) The people who work for ea company.

- *During the Christmas season, we need to hire more personnel to help with the demand for service at our stores.*

**promotion:** (*noun*) The advancement of a person higher up within a company.

- *I am hoping to get a promotion as a result of all my hard work for the company this last year.*

**resign:** (*verb*) To voluntarily leave a position.

- *Vanessa resigned after she found out she would not get a raise this year.*

**seasonal work/job:** (*verb*) A job that is only available at certain times of the year.

- *He has a seasonal job working at the island resort; during the rest of the year he is on the mainland.*

**take a pay cut:** (*verb*) To accept a decrease in one's salary.

- *The telephone workers were forced to take a pay cut after the unsuccessful strike.*

**seniority:** (*noun*) The length of time someone has been at a company. (*noun*) The quality of having been at a company for a long time.

- *How much seniority do you have compared with Mark?*
- *Having been here the longest, Janet has the most seniority of all of our staff.*

**subordinate:** (*noun*) A person of lower rank/level in a company.

- *Be sure to tell your subordinates that you will be observing their work next week.*

**terminate:** (*verb*) To end a contract suddenly. (*verb*) To be fired from a job.

- *I terminated my gym membership because I never used it.*
- *Because of his poor leadership, the board of directors terminated the CEO last month.*

**turnover:** (*noun*) The rate at which people leave an organization and are replaced by other people.

- *Because we treat our employees so well, we have a very low turnover.*

**bail (someone) out / bail out:** (*verb*) To help or rescue a company/person with financial problems.

- *The bank was bailed out by the government in order to maintain stability in the economy.*

**borrow:** (*verb*) To temporarily use something without paying for its use.

- *Because I don't have my own car, I am always borrow my brother's car.*

**compensation:** (*noun*) something (such as money) given or received as payment because of loss or injury.

- *The families of dead soldiers should receive some compensation for the loss of their loved ones.*

**donate:** (*verb*) To present something as a gift to a charity or cause. *Synonym:* contribute, give.

- *I donated my car to the children's hospital last year.*

**fundraiser:** (*noun*) An event whose goal is to raise money.

- *There was a fundraiser last night to help children starvoing in Africa.*

**interest:** (*noun*) A percentage charge for a loan.

- *The amount of interest I had to pay for this loan is almost equal to the loan itself.*

**lease:** (*noun*) A written agreement to rent something. (*verb*) to rent something for a specific amount of time.

- *The lease on my car states that I need to pay \$200 a month.*
- *Instead of buying my last car, I decided to just lease it.*

**lend:** (*verb*) To let someone borrow something without paying for its use.

- *I lend my neighbor my lawnmower whenever he needs to cut his lawn.*

**loan:** (*noun*) A sum of money lent at interest. (*verb*) To lend.

- *I needed to take out a huge loan to pay for the car.*
- *Can you loan me your car? I need to take a report to the head office.*

**mortgage:** (*noun*) A document stating the value of a loan given for purchasing a piece of land or a building; a document stating who owns a piece of land.

- *I will be paying off the mortgage for my house in thirty years.*

**philanthropist:** (*noun*) A person who loves mankind, a person who works to help others with asking for money.

- *Bill Gates has become quite the philanthropist since leaving Microsoft.*

**poverty-stricken:** (*adjective*) Suffering from poverty, extremely poor. *Synonym:* destitute, impoverished.

- *There are many people in South America who are poverty-stricken and cannot find enough food to eat.*

**underprivileged:** (*adjective*) Economically and socially below a standard level.

- *Because there are often not enough jobs for parents, there are many underprivileged children in big cities.*

**deductible:** (*noun*) The amount of a person needs to pay must pay each time before receiving benefits from insurance.

- *If I want to fix my car window, I only have to pay a \$50 deductible --my insurance company pays the rest!*

**full coverage:** (*noun*) A type of insurance that offers protection against almost all accidents or problems.

- *When I rent a car, I always buy full coverage in case something bad happens.*

**policy:** (*noun*) A written contract for insurance.

- *The policy on my house states that I am responsible for any damage caused by a flood.*

**premium:** (*noun*) The amount of money paid each year or month to maintain access to a service.

- *I have to pay the premium for my car insurance every June and December.*

**C.O.D. (cash on delivery):** (*adverb*) Payment is due at the time of delivery.

- *I need to pay C.O.D. for the television set when it arrives.*

**courier:** (*noun*) A person or company hired to hand-deliver mail.

- *We hired a courier to deliver the letter to the president of the company.*

**fragile:** (*adjective*) easily breakable.

- *This box of glassware is very fragile, so be careful!*

**metered (mail):** (*adjective*) Mail that has been marked by a machine that prints the proper postal rate on the mail package.

- *Because these letters are metered we don't have to waste time putting stamps on them.*

**money order:** (*noun*) a slip of paper given by a bank or post office allowing someone to receive a specified amount of cash.

- *I need to cash this money order from my mother by Tuesday.*

**parcel:** (*noun*) A piece of mail that has been wrapped or packaged.

- *A parcel arrived in the mail today; it was a birthday present from my mother!*

**registered mail:** (*noun*) A type of mail with a number given to it that allows it to be followed.

- *Could you please send the invoice as registered mail; I would like to track it in route.*

**scale:** (*noun*) A machine used to weigh packages and letters.

- *Because the scale is broken, we'll have to take this package down to post office to see how much it will cost to send.*

**snail mail:** (*noun*) Paper or physical mail service.

- *Some people still insist on using snail mail despite the fact that e-mails are much quicker.*

**sort:** (*verb*) To separate into different groups.

- *We need to sort these letters by zip code before sending them out.*



**brand:** (*noun*) A name identifying a company or product.

- *My favorite brand of ice cream is Breyers; they have so many great flavors.*

**brochure:** (*noun*) A small booklet or pamphlet. *Synonym:* booklet, folder, leaflet, pamphlet.

- *Have you read the newest brochure on this year's car models?*

**contact:** (*noun*) A person who can help providing communication between two people or groups; communication between two people or groups. (*verb*) To succeed in communicating with someone. *Synonym:* reach, get a hold of, get in touch with.

- *If you need to call Microsoft, I have a contact who might help us.*
- *I've had little contact with my mother this year.*
- *I need to contact our company president.*

**demand:** (*noun*) The amount of a good or service that consumers want to purchase.

- *Because of higher unemployment, the demand for new homes has dropped substantially since last year.*

**display:** (*noun*) Something shown to the public. (*verb*) To show something in a public setting.

- *The Christmas display in the window had all kinds of decorations.*
- *At the convention, we displayed all our products at our booth.*

**drum up:** (*verb*) To make something happen by continuous effort. *Synonym:* gather.

- *We sent people to the mall to pass out fliers about our store to try and drum up some business.*

**hit:** (*noun*) A successful or popular product or activity.

- *American Idol was one of the surprise hits of 2002; no one could predict it would become so popular.*

**insert:** (*noun*) Something inserted (like a picture or chart) into a brochure or book. (*verb*) To put something into something else.

- *The newspaper has an insert full of coupons for the grocery store.*
- *Insert the key into the lock, then turn it to open the door.*
- *I need to insert a picture into this email.*

**leaflet:** (*noun*) A small book, usually with a paper cover. *Synonym:* booklet, brochure, folder, pamphlet.

- *During the convention, we need volunteers to hand out leaflets promoting our products.*

**pamphlet:** (*noun*) A small booklet or pamphlet. *Synonym:* booklet, folder, leaflet, brochure

- *She was passing out informational pamphlets to visitors at the conference.*

**promotion:** (*noun*) An activity used to increase the visibility of a product or service.

- *We need to think of a creative promotion to help sell our new line of computers.*

**prospect:** (*noun*) A potential customer or candidate for something.

- *I think the woman who just left is a good prospect for our new line of footwear.*

**put out:** (*verb*) To send out a product for sale; to send out information.

- *The clothing store puts out a catalog every month for the customers.*

**sales force:** (*noun*) A group of people involved in the selling process.

- *We doubled the number of people in our sales force after opening ten new stores.*

**target market:** (*noun*) A specific group or type of person a product is designed for.

- *The target market for our new line of toys is ten- to twelve-year olds.*

**trend:** (*noun*) The general direction in which something is going; a current style.

- *The current trend among young men is to wear pants that hang so low they almost fall off.*

**adjourn a meeting:** (*verb*) To end a meeting.

- *We decided to adjourn the meeting until the next day when the manager was back in town.*

**agenda:** (*noun*) A list of topics/issues to be discussed or dealt with at a meeting.

- *What is on the agenda for tomorrow's meeting?*

**back and forth:** (*adverb*) Backwards and forwards, first one way and then the other way.

- *The two sides argued back and forth before the judge finally stepped in and made a decision.*

**board of directors:** (*noun*) A group of people chosen to oversee the actions of a company or large institution (like a college)

- *Because of his poor performance, the Board of Directors fired the company's CEO.*

**call a meeting to order:** (*verb*) To start a meeting.

- *Our supervisor called the meeting to order when everyone arrived in the conference room.*

**closed-door meeting/session:** (*noun*) A meeting where only certain people are allowed to attend.

- *Because we will discuss a sensitive subject, tomorrow's meeting will be a closed-door session.*

**constructive criticism:** (*noun*) Criticism that is not harsh and tries to help make something better.

- *Phil always gives constructive criticism; he never makes us feel bad when we make mistakes.*

**cut short:** (*verb*) To interrupt or stop before it is finished.

- *The speech by our manager was cut short when the electricity went off in the building.*

**feedback:** (*noun*) The response some given to an inquiry or experiment.

- *In order to make our hotel better, please give us feedback on if (and why) you enjoyed your stay here.*

**have the floor:** (*verb*) To have permission to speak in a meeting.

- *The president had the floor for almost an hour during the meeting.*

**open-door meeting/session:** (*noun*) A meeting where anyone is allowed to attend.

- *In order to avoid the appearance of secrecy, our annual budget meetings are always open-door meetings.*

**panel:** (*noun*) A group of people gathered to discuss an issue.

- *At the conference there was a panel discussion on developing new sources of energy.*

**podium:** (*noun*) A small piece of furniture people stand behind while speaking.

- *I'm more comfortable speaking to a large group from behind a podium.*

**solicit:** (*verb*) To request.

- *The CEO solicited ideas from the board members about what new locations the company should open stores in.*

**symposium:** (*noun*) A meeting or conference for discussion of a topic.

- *Next month I'll attend a symposium on global warming, and will even conduct a presentation.*

**table a discussion:** (*verb*) To postpone a discussion until a later time.

- *We tabled the discussion about raising employee salaries until the next meeting.*

**take minutes:** (*verb*) To write down the proceedings of a meeting.

- *Because I can write fast, I usually take minutes at the monthly sales meetings.*

**accountant:** (*noun*) A person who keeps track of money for a company or person.

- *I need to ask my accountant about whether we can afford the new copier.*

**asset:** (*noun*) A useful or valuable quality, person, or thing.

- *Your English skills are a valuable asset for the company you work for.*

**balance:** (*noun*) The amount of money that remains after a part has been used, paid or subtracted.

- *Because we only paid the \$200 deposit on the \$1000 conference room rental fee, we still need to pay the \$800 balance.*

**ball park figure/estimate:** (*noun*) A rough estimate or figure.

- *The contractor gave us a ball park figure for the cost of repairing the new building.*

**bookkeeping:** (*noun*) The practice or profession of recording the money going into and out of a business.

- *Every December is the busiest time of year for our bookkeeping department.*

**denomination:** (*noun*) A category of money/coins all with the same value.

- *Cash registers have compartments for bills of different denominations.*

**distribution:** (*noun*) The division of money, material or service to various separate groups or individuals.

- *Because of differing needs, there will not be an equitable distribution of money to all the departments.*

**estimate:** (*noun*) An approximate amount of something. (*verb*) To calculate an approximate amount of something.

- *The architect gave an estimate as to how long it would take to build the house.*
- *The architect estimated it would take three months to build the house.*

**exchange rate:** (*noun*) The value of one kind of currency compared to another.

- *The exchange rate between the dollar and the yen is favorable to the Japanese tourist.*

**figures:** (*noun*) Numbers related to money or the amount of something.

- *We need to look over last month's figures to see if we made a profit.*

**fiscal:** (*adjective*) Financial; related to money.

- *The government has a fiscal responsibility to make sure inflation doesn't increase too fast.*

**itemize:** (*verb*) To divide a bill into separate prices for each item.

- *After we itemized the invoice, we determined that most of the cost came from only one item.*

**net income:** (*noun*) The profit after taxes and other expenses have been paid.

- *I made a net income of \$3,600 last month after figuring out the cost of our office move.*

**overhead:** (*noun*) All costs of running a business other than wages or raw material.

- *Because I only sell information, my online marketing company has a very low overhead.*

**spreadsheet:** (*noun*) A document with rows and columns for recording financial information.

- *I use a spreadsheet program on my computer to record what I buy and sell for my business.*

**statement:** (*noun*) A written document listing purchases and payments.

- *My bank statement is sent to me on the 20<sup>th</sup> of every month.*

**bankrupt:** (*noun*) Unable to pay your debts, and legally free from paying them.

- *After suffering heavy losses last year, our company finally went bankrupt.*

**break even:** (*verb*) To have expenses equal to profits.

- *After only three months the new company was able to break even and begin to make a profit.*

**buy a stake in (something):** (*verb*) To buy part ownership of a company or other enterprise.

- *The bank is planning to buy a stake in the small stock trading company so that they can easily get into the investment industry.*

**buy off (someone):** (*verb*) To use a gift or money to divert someone from their duty or purpose (similar to a bribe and sometimes illegal).

- *The land developer tried to buy off the city planners with \$5000 for each of them, but was not successful.*

**buy out (someone):** (*verb*) To buy someone's share of a company or project in order to remove them from ownership.

- *The large textile company decided to buy out the smaller textile company in order to get rid of a competitor.*

**cost-effective:** (*adjective*) Being cheaper to make (or use) than sell (or buy).

- *Right now it is not cost-effective to buy an electric car.*

**debt:** (*noun*) The amount of money someone has borrowed and needs to repay.

- *The national debt has risen this year to nearly \$10 billion.*

**deposit:** (*noun*) A partial or initial payment for something. (*verb*) To put money into a bank.

- *We put down a deposit of \$1000 toward the purchase of our new house.*
- *I deposited money into my checking account yesterday.*

**in the black:** (*adjective*) To be successful, to be making money, to be profitable.

- *The toy company finished the year in the black thanks to increased sales during Christmas.*

**in the red:** (*adjective*) To be losing money, to be unprofitable.

- *Sadly, the trucking company has been in the red since the price of gasoline began to rise rapidly.*

**income:** (*noun*) The amount of money made within a time period (week, month, or year).

- *Our company has doubled its income compared to last year's figures.*

**overdraft:** (*noun*) The amount by which *withdrawals* from a bank account is more than *deposits*.

- *You may wish to sign up for overdraft protection with your checking account to avoid fees for accidentally writing too many checks.*

**profit:** (*noun*) Money that remains after expenses are subtracted. (*verb*) to gain something.

- *We expect to make strong, long-term profits on the new housing development.*
- *I profited greatly from my college education—now I am a professor at a university.*

**revenue:** (*noun*) The total amount of money received by the company for goods and services.

- *Our revenue has increased by 50% since last year thanks to increased awareness of our services within Europe.*

**withdrawal:** (*noun*) The removal of money from an account.

- *The credit card company makes automatic withdrawal from my bank on the 4<sup>th</sup> of every month.*



**allege:** (*verb*) To suspect but not yet proven true.

- *It was alleged that the crime was committed by Mrs. Smith, but there is little proof that she did it.*

**arrest:** (*verb*) To capture and hold someone with the authority of law.

- *The gentleman next door was arrested yesterday under suspicion of burglary.*

**breaking news:** (*noun*) News that is happening right now.

- *My favorite TV show was interrupted by breaking news regarding the crash of the space shuttle.*

**bystander:** (*noun*) A person who is present at an event but not participating in it. *Synonym:* observer, onlooker, spectator, witness.

- *The police questioned all the bystanders after the bank was robbed.*

**editorial:** (*noun*) An article/essay in a newspaper, on TV, or on the radio that gives the opinion of the writer. *Synonym:* commentary, column.

- *Did you read the editorial this weekend in the newspaper criticizing our governor?*

**eye-witness:** (*noun*) Someone who sees an event and reports what happened. *Synonym:* witness.

- *Because he was in the bank, he is an eye-witness to the robbery.*

**flurries:** (*noun*) A brief, light snowfall.

- *We can expect snow flurries Christmas morning and throughout the day.*

**forecast:** (*noun*) A prediction of the future using scientific data or historical information. (*verb*) To make a prediction of the future using scientific data or historical information.

- *The economic forecast for the next quarter is that the national economy will improve.*
- *The weather reporter forecast heavy rain tomorrow.*

**outbreak:** (*noun*) A sudden increase in something.

- *There was an outbreak of swine flu this year in Western Europe.*

**overcast:** (*adjective*) Covered with clouds or mist. *Synonym:* cloudy.

- *The skies were overcast this morning in the city.*

**suspect:** (*noun*) A person who might be guilty of a crime. (*verb*) To think something is true or probable.

- *Mike is a suspect in the robbery because he was seen running from the bank after it was robbed..*
- *Because it is raining so hard, I suspect no one will go to the park .*

**theft:** (*noun*) The crime of stealing money or property. *Synonym:* robbery.

- *A theft occurred in the office last night; someone stole two computers.*

**across the board:** (*adjective*) Including everyone or everything.

- *There were across the board pay cuts at the company due to the downturn in the economy.*

**cartridge:** (*noun*) A small box or case with printer ink or toner.

- *Do we have any ink cartridges in the supply closet? My printer is out of ink.*

**cater:** (*verb*) To provide food for an event.

- *The local Indian restaurant catered our conference lunches and dinners.*

**day timer:** (*noun*) A notebook that keeps track of meetings and daily activities. *Synonym:* organizer

- *I didn't know we had a meeting this morning because I lost my day timer.*

**inspection:** (*noun*) An examination. *Synonym:* review, checkup, investigation, analysis.

- *There is a safety inspection at the factory every month.*

**maintenance:** (*noun*) The work of keeping something in proper, working condition.

- *The maintenance crew was called in to repair the air conditioner.*

**policy:** (*noun*) A way of doing things officially chosen by an organization or person.

- *Our company has a policy of never telling a customer that they are "wrong".*

**power cut:** (*noun*) A sudden turn off of electrical power.

- *The office experienced a power cut this morning, causing all the computers to crash.*

**power outage:** (*noun*) An accidental turn off of electrical power.

- *During the snow storm, the city experienced a complete power outage.*

**quality control:** (*noun*) The action of checking products to make sure they have been made well.

- *We had to increase our quality control procedures when we began to get reports from customers that they were buying broken products.*

**ream:** (*noun*) A packet of paper.

- *Can you go to the store and get 5 reams of copy paper?*

**records:** (*noun*) A file of written information used to keep knowledge.

- *Our records show that you have not paid your last invoice.*

**toner:** (*noun*) Ink used by a copier or printer.

- *Could you please go buy some more toner; we need to make more copies for the meeting.*

**union:** (*noun*) An organization of people with similar needs or concerns (usually workers or countries). *Synonym:* coalition, association, alliance

- *The labor union at my company is demanding higher salaries.*

**annex:** (*noun*) A building added on to a larger one or near the main building of a company.

- *Our marketing department is not located in our main office—they are in our annex across the street.*

**branch:** (*noun*) A limited part of a larger or more complex unit or system. *Synonym:* part, division, specialty, department. (*noun*) A smaller, separate office of a larger company.

- *He specialized in an unusual branch of medicine.*
- *United Credit Bank has six different branches in town, which is very convenient.*

**joint venture:** (*noun*) An agreement of two or more companies to work together.

- *The new jet fighter plane is the result of a joint venture of Boeing and Airbus.*

**merger:** (*verb*) Two companies/organizations joining into one company/organization.

- *Stock holders are optimistic that the merger between Xerox and Dell will be profitable in the coming years.*

**multinational:** (*noun*) A company that does business in several countries.

- *Most of the largest banks in the world are now multinational banks, with offices in several companies.*

**plant:** (*noun*) A factory, a place where something is made/built.

- *There was an unannounced inspection of the plant to see if they followed all the safety regulations.*

**premises:** (*noun*) The physical area of a building (both inside and outside).

- *The protesters were escorted off the company premises by armed guards.*

**subsidiary:** (*noun*) A company owned by another company.

- *The company that makes Scion cars is a subsidiary of Toyota.*

**takeover:** (*noun*) The purchase of an entire company by another company.

- *It would be illegal for Microsoft to do a takeover of Apple, because then Microsoft would almost be a monopoly.*

**account for:** (*verb*) To provide an explanation or answer for something

- *I cannot account for why we lost so much money this month; we didn't do anything different from last month.*

**at a loss:** (*adjective*) Don't understand why something is true or happened.

- *I was at a loss as to why no taxi would stop to pick us up.*

**back up:** (*verb*) To make a copy of a computer file.

- *Be sure to back up the financial report before you leave on Friday in case there is a problem with the server this weekend.*

**come up:** (*verb*) To happen unexpectedly.

- *I was not be able to go to the party because something else came up.*

**double check:** (*verb*) To check something again to confirm that it is correct.

- *We should double check the printed prices of the new products before the price list is mailed to our customers.*

**faulty:** (*adjective*) Not working correctly due to an internal problem. *Synonym:* defective.

- *The rocket exploded because of a faulty fuel tank.*

**find out:** (*verb*) To learn or discover something

- *My mother is angry at me because she found out I had quit French class.*

**get rid of (something or someone):** (*verb*) To give or throw something away, to sell or destroy something.

- *Since I lost so much weight last year, I need to get rid of all my old clothes.*

**go over (something):** (*verb*) To examine in order to determine accuracy, quality, or condition.

*Synonym:* study, review, check.

- *We need to go over last month's figures to see if we made a profit.*

**go through (something):** (*verb*) To look through something.

- *The teacher goes through our essays looking for mistakes.*

**investigate:** (*verb*) To examine systematically.

- *We need to investigate why the plane crashed into the river to find out what went wrong.*

**make a difference:** (*verb*) To cause a change in a situation.

- *It does not make a difference whether our Mark comes to the meeting or not—he does not have a voice in deciding what we will do.*

**proofread:** (*verb*) To read something to find and correct errors. *Synonym:* correct, edit.

- *He procrastinated in completing the term paper.*

**retrace:** (*verb*) to go back over again.

- *We need to retrace our route if we don't want to get lost on this trip.*

**reveal:** (*verb*) To bring to view something that was hidden; to show.

- *After the magic trick, the magician revealed the hidden card up his sleeve.*

**rule out (someone or something):** (*verb*) To decide against or eliminate someone or something.

- *The police ruled out the old man as a possible bank robber.*

**run into (trouble/problems/difficulty/an issue):** (*verb*) To experience something, to encounter something.

- *The mechanic ran into trouble when he was fixing my car and had to order more parts before he could continue.*

**smooth out the bumps:** (*verb*) To reduce difficulties/problems with something.

- *Even though our presentation was disorganized, we were able to smooth out the bumps by using a lot of humor to keep the audience interested.*

**structural flaw:** (*noun*) A problem with the design of a machine/object that makes it not work well.

- *It was determined that the rocket had a structural flaw which resulted in it exploding in the sky.*

**take place:** (*verb*) To happen, to occur.

- *The soccer game took place on the coldest day of the year.*

**tamper:** (*verb*) To interfere in a harmful manner.

- *Don't tamper in the affairs of your supervisor—you'll only get in the way.*

**throw money at (something):** (*verb*) To try to solve a problem by spending money on it.

- *Because of our high profits, the president of our company is willing to throw money at problems to try to solve them.*

**turn out:** (*verb*) To be found or known, to prove to be true.

- *It turned out that more people came to the party than we expected.*

**virus:** (*noun*) A computer program that tries to move from one computer to another and destroy or change computer files.

- *I had to take my computer in for repair because it was full of viruses.*
- *The power went out in the office due to faulty wiring the repairman installed last week.*



**appliance:** (*noun*) an electrical household machine.

- *Refrigerators, microwaves, vacuums, TVs and washing machines are just a few of the appliances I have in my home.*

**component:** (*noun*) one part of a machine, system, policy or method.

- *We had to return the copier to the manufacturer because it was missing several key components.*

**implement:** (*verb*) To begin to do a planned action. *Synonym:* carry out.

- *The government just implemented new laws protecting workers from working too many hours.*

**innovation:** (*noun*) the creation of new products or services.

- *There is a lot of innovation in the cell phone industry, with new features added to phone every year.*

**R & D:** (*noun*) Researching and developing new technology or products.

- *The R & D department hasn't been very productive this year; we haven't put out any new products since last Christmas.*

**software:** (*noun*) Programs used on a computer to do various activities (typing, fixing photos, using the internet). *Synonym:* programs.

- *My computer was so cheap because it didn't come with any software.*

**tutorial:** (*noun*) A book or program that provides instructions on how to use or do something.

- *In order to use the new accounting program, I had to study the online tutorial.*

**upgrade:** (*verb*) To improve the quality of something, usually by adding or changing something.

*Synonym:* improve. (*noun*) A change that improves an earlier version.

- *I need to upgrade my old computer—it's over 5 years old.*
- *I bought an upgrade for my computer CPU.*

**a sure thing:** (*noun*) Something that is sure to happen. *Synonym:* a sure bet, guaranteed.

- *If you keep your money in the stock market, making a profit after 10 years is a sure thing.*

**about to (do something):** (*adverb*) To be on the point of doing something.

- *I was about to leave when the phone rang.*

**aim:** (*noun*) The purpose for doing something. *Synonym:* goal, target, objective. (*verb*) To intend to do something, to direct an action toward someone/something. *Synonym:* target, direct.

- *The aim of the new ad campaign is to remind customers of why they love our cars.*
- *We aim to make our customers happy.*
- *The new ad campaign is aimed at children.*

**aspire:** (*verb*) To work hard toward a goal. *Synonym:* seek, aim for.

- *She aspires to be best salesperson at the office.*

**behind-the-scenes:** (*adjective/adverb*) Not seen by the public. *Synonym:* hidden, private.

- *The business negotiations occurred behind-the-scenes; we only saw the final decision after it was announced on the news.*

**bottom line:** (*noun*) The central issue of a discussion, the main point. (*noun*) The total, the final amount of money something costs.

- *My friend wants to open a restaurant but the bottom line is that unless he does more planning it will fail.*
- *I don't need to know how much every piece of art I'm buying for the office costs; just give me the bottom line.*

**break down (something):** (*verb*) To divide something into parts, to separate something into simpler parts.

- *Because it was so big, we tried to break down the problem into manageable pieces.*

**brink:** (*noun*) A point at which something (an action or event) is likely to begin. *Synonym:* threshold, edge.

- *The two countries were on the brink of war due to the disputed valley along the border.*

**calculated risk:** (*noun*) An action that may fail but has a good chance to succeed.

- *They took a calculated risk when they put the new computer on the market.*

**carry out (some action):** (*verb*) To put something into action.

- *The scientist carried out several experiments before presenting his theory to his colleagues.*

**carry through with (some action):** (*verb*) To put something into action, to do something.

- *The steel company carried through with their plan to restructure their mining operations.*

**come up with (something):** (*verb*) To produce or find a thought/idea/answer.

- *I tried to come up with a name for the new magazine.*

**cut back:** (*verb*) To use fewer or do less of something.

- *The company has been cutting back on travel expenses recently.*

**cut corners:** (*verb*) To economize, to try to spend less money.

- *Because we were forced to cut corners performance checks, the new computer design didn't work very well.*

**deal with (something):** (*verb*) To be concerned with something, to take action about something.

- *We will have to deal with the problem tomorrow; we don't have time to think about it today.*

**end up (doing something or going somewhere):** (*verb*) To do something that one had not planned to do, to go somewhere one had not planned to go

- *We ended up going to a restaurant after the movie last night.*

**figure out (something):** (*verb*) To try to understand someone or something, to solve something.

- *I finally figured out how to use the new DVD player.*

**get ahead:** (*adjective*) Succeed or make progress (usually in one's career or in society), grow stronger.

*Synonym:* prosper, thrive, flourish, advance.

- *With the economy so bad right now, it is hard to get ahead.*

**get (something) off the ground:** (*verb*) To make a successful beginning.

- *We were unable to get the new product off the ground this year but we will try again next year.*

**get through (something):** (*verb*) To complete something, to finish something.

- *My friend is having trouble getting through her final exams.*

**give (someone or something) the green light:** (*verb*) To give someone permission to go ahead with a project; to give permission for a project to start.

- *Our boss gave us the green light to begin work on the new sales campaign.*

**go with (something):** (*verb*) To choose one thing rather than another.

- *We decided to go with the small rental car rather than the large one.*

**guideline:** (*noun*) A rule that helps you make appropriate decisions or behavior.

- *Our lawyers make sure I follow all the safety guidelines we have to make sure no one can sue us.*

**in case (something happens) / in case of (something):** (*adverb*) if something should happen.

- *I will take my umbrella in case it rains.*

**in favor of (someone or something):** (*verb*) To approve or support someone or something.

- *Everybody is in favor of the new police chief's bold safety plans.*

**in order to (some action):** (*preposition*) Reason for doing something.

- *They decided to close down the school for the summer in order to do some major repairs.*

**institute:** (*verb*) To establish, to begin. (*noun*) A place of study and/or research.

- *The company instituted a new policy regarding what employees need to wear while at work.*
- *There are many language institutes in Paris.*

**keep (someone or something) in mind:** (*verb*) To remember and think about someone or something while doing an action.

- *The manager told her staff to keep in mind that because the store will open early tomorrow they should go to bed early.*

**make sense:** (*verb*) To seem reasonable.

- *His new proposal really does make sense; let's do it!*

**objective:** (*noun*) A result desired by someone.

- *One of our sales objectives for the next year is to expand into the Asian market.*

**open to (something):** (*verb*) To be agreeable to learn or hear about new ideas or suggestions.

- *Most members of the class were open to the teacher's ideas.*

**procrastinate:** (*verb*) To put off doing something, usually due to laziness; to postpone or delay needlessly. *Synonym:* stall.

- *He procrastinated in completing the term paper.*

**proposal:** (*noun*) A plan that is introduced or suggested. *Synonym:* suggestion.

- *Mr. Jones put forth a proposal to recycle more to help the company save money.*

**pros and cons:** (*noun*) what is good and bad about a particular idea or plan.

- *We need to discuss the pros and cons of switching to Apple computers.*

**pump money into (something):** (*verb*) To spend a lot of money on something to achieve a goal.

- *The government is pumping a lot of money into the economy to try and get the country out of the recession.*

**put (something) on hold:** (*verb*) To postpone a project.

- *The construction company put the project on hold while they researched the problem.*

**resources:** (*noun*) A person, material, or amount of money that can be used to accomplish a goal.

- *Due to a lack of resources, we don't have the money to open the new store.*

**stick with (something):** (*verb*) To continue doing something, to not quit something.

- *My brother has been able to stick with his piano lessons despite his busy schedule.*

**strategy:** (*verb*) A long-term plan of action for achieving a goal.

- *We need a different marketing strategy if we are going to survive this current economic downturn.*

**up to (someone) to (do some action):** (*verb*) To be responsible for doing some action.

- *It is up to the company president to decide when the meeting will start.*

**work out:** (*verb*) To end successfully, to have a specific result; to succeed.

- *I hope that everything will work out for my friend when she moves to Japan; doesn't even know how to speak Japanese.*

**advance notice:** (*noun*) Being informed before something happens.

- *Because I was given advance notice about the topic of his speech, I was able to prepare questions.*

**annual:** (*adjective*) Yearly.

- *Everyone is invited to the annual Christmas party.*

**bi-monthly:** (*adverb/adjective*) Twice a month.

- *Our company holds bi-monthly seminars online instructing users on how to use the new billing program.*

**bi-weekly:** (*adverb/adjective*) Twice a week.

- *We have a bi-weekly strategy meeting to discuss new sales campaigns.*

**endless:** (*adverb/adjective*) Something that never ends. *Synonym:* life-time, never-ending.

- *Yesterday's meeting was so long it felt endless.*

**last-minute:** (*adjective*) Just before a deadline or due date.

- *We had to make some last-minute changes to the ad after our boss decided it wasn't good enough for today's presentation.*

**quarter:** (*noun*) One  $\frac{1}{4}$  of something, usually money or a year.

- *Our profits rose last quarter, but this quarter we are losing money!*

**accommodation:** (*noun*) Room and board (board = meals) at a place you do not own (ex. hotel).

*Synonym:* lodgings. (*noun*) Something that meets a need.

*We had a hard time finding accommodation in town due to the huge convention this weekend.*

*The airlines had to make some accommodation for the man in the wheelchair—he sat near the door.*

**book a ticket/flight:** (*verb*) To sign up and pay for traveling by bus, train or plane

- *I book a ticket last night online for my trip to Egypt.*

**commute:** (*verb*) To travel to and from work (by any kind of vehicle).

- *It takes me about 45 minutes to commute to work by car; if I go by bus, it takes an hour!*

**commuter:** (*noun*) A person who uses public transportation.

- *A lot of commuters take the light-rail train to and from work.*

**congestion:** (*noun*) A lot of traffic that results in cars having to move slowly.

- *There is heavy congestion on Highway 26 every day during rush hour.*

**connection:** (*noun*) The act of getting on a second (or third) plane taken on single trip.

- *Because we missed our connection, we were stranded in New York for the night.*

**derailment:** (*noun*) An accident in which a train runs off its track.

- *I was late to the conference because there was a derailment just outside the city.*

**drop in:** (*verb*) To casually visit, to visit without notifying the person ahead of time. *Synonym:* come by, drop by.

- *Be sure to drop in to our new store on Main Street and see all the wonderful products we have to sell.*



**freight:** (*noun*) Products carried by a large vehicle. (*adjective*) Something that carries freight (train, truck, van or car only).

- *What kind of freight is in your truck? You usually carry lumber.*
- *Freight trains transport goods all around the country.*

**frequent flyer:** (*noun*) A person who regularly flies for pleasure or work.

- *If you sign up for our frequent flyer program, you will receive 50% discount on your next plane ticket.*

**hail a taxi/cab:** (*verb*) To raise your hand and stop a taxi.

- *It seems I can never hail a taxi; they never stop for me.*

**hospitality:** (*noun*) Generous treatment of guests.

- *This hotel has great hospitality; they have a free wine tasting in the lobby every night!*

**intersection:** (*noun*) A place where two roads meet.

- *There was an accident at the intersection of 5<sup>th</sup> and Hoyt Streets.*

**itinerary:** (*noun*) A planned route for a trip.

- *My wife planned the complete itinerary for our trip to Mexico next month.*

**layover:** (*noun*) A stop at a location that is not the final destination of a trip.

- *I got in so late because there was a 3-hour layover in Denver.*

**off-season:** (*noun*) The part of the year that has the least amount of activity for something.

- *Because the hotel is on the coast, winter is its off-season.*

**overhead compartment:** (*noun*) A drawer or shelf on a train or airplane located above the head.

- *Please make sure that the overhead compartments are closed firmly to avoid anything falling on you while we are flying.*

**package tour:** (*noun*) A pre-paid tour that includes hotel, most meals, and possibly other services.

- *When I travel, I like to go on a package tour so I don't have to plan anything while I'm on vacation.*

**peak season:** (*verb*) The most popular season to do something.

- *We made the mistake of going to Hawaii during the peak season; every hotel was booked solid.*

**pull into:** (*verb*) To arrive at a destination. *Synonym:* arrive, reach.

- *After a 5-hour trip, the train is about to pull into Union Station.*

**red-eye:** (*noun*) A plane, train or bus trip that only travels during the night.

- *I don't enjoy taking red-eye flights because I never seem to get a good night's sleep.*

**refreshments:** (*noun*) A snack or light meal and drinks.

- *The flight attendant brought by a refreshments cart mid-way through the flight.*

**runway:** (*noun*) The place where planes take off and land.

- *When it snows, planes often get stuck on the runway.*

**shut-eye:** (*noun*) Sleep.

*I couldn't get any shut-eye on the flight back; now I'm so tired!*

**stranded:** (*adjective*) To leave something or someone in a difficult or helpless position.

- *Because we missed our connection, we were stranded in New York for the night.*

**turbulence:** (*noun*) Violent wind experienced during a flight.

- *We experienced strong turbulence while flying through the mountains.*

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### A Final Word from Chris

I hope this book, *Master the TOEIC: TOEIC Words*, has been helpful. It is my goal to make sure you get the TOEIC score you want. If there is anything in this book that you don't understand, please contact me at [chris@masterthetoeic.com](mailto:chris@masterthetoeic.com).

All the best,

Chris Quinn, President & Founder of Arkadian InterMedia Enterprises LLC