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# Reader's Club

- Today's Idioms
- Vocabulary & Pronunciation
- Reader's Club
- Question & Answer Period
- Questions
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  - During class Please raise your hand

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# Today's Idioms

## **long-winded**

long-winded speech or writing continues for too long in a way that is boring • *She launched into a long-winded explanation of how she'd found the books and I'm afraid I didn't really listen.*

## **the low man on the totem pole**

*American*

someone who has the least important position in an organization • *He started as the low man on the totem pole and worked his way up to be manager.*

# Vocabulary & Pronunciation

## 1. Setting Priorities

### Top Things to Know (Part 2)

**significant other**

- informal a spouse or lover

**identify**

- to think of as being the same

**compound**

- add to

**sweat**

- Informal a. to work long and hard, b. to worry

**Prioritize**

- to arrange or deal with in order of importance

**defer**

- to put off; postpone

**getaway**

- an instance of escaping, a place appropriate for a vacation

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## **Setting Priorities**

## **Top Things to Know**

## **(part 2.)**

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## **6. Include family members.**

If you have a spouse or significant other, make sure that person is part of the goal-setting process. Children, too, should have some say in goals that affect them.

## **7. Start now.**

The longer you wait to identify and begin working toward your goals, the more difficulty you'll have reaching them. And the longer you wait, the longer you postpone the advantage of compounding your money.

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## **8. Sweat the big stuff.**

Once you have prioritized your list of goals, keep your spending on course. Whenever you make a large payment for anything, ask yourself: "Is this taking me nearer to my primary goals - or leading me further away from them?" If a big expense doesn't get you closer to your goals, try to defer or reduce it. If taking a grand cruise steals money from your kids' college fund, maybe you should settle for a weekend getaway.

## **9. Don't sweat the small stuff.**

Although this lesson encourages you to focus on big-ticket, long-range plans, most of life is lived in the here-and-now and most of what you spend will continue to be for daily expenses - including many that are simply for fun. That's OK - so long as your long-range needs are taken into consideration.

## **10. Be prepared for change.**

Your needs and desires will change as you age, so you should probably reexamine your priorities at least every five years.

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Let's make sentences (You don't have to do it if you don't want to do it. But it will help you to speak and write. Please don't worry about making any incorrect sentences.

1.Prioritize    2.Defer    3.Getaway