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Must-Read Online British English

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Front Page

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Bio of Alan C.Y. Liu (劉存英)

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Publications in 2017:

Book 1: Must-Read Online British English

Book 2: Must-Read Phrasal Verbs

Book 3: Must-Read Two Phrasal Verbs and Word + to + V~ing

Book 4: Must-Read Adjective Phrases Part 1 and Part 2

Book 5: Must-Read Three-Worded or Longer Expressions

Book 6: Must-Read Headers, Verbs + V~ing and Verbs + Adjective

Must-Read Online British English

Preface

This book is dedicated to my grandson Winsir Hsiao 蕭文鈞 and granddaughter Bonnie Liu 劉懿, whose smiles and laughter have sweetened and enriched the book's contents.

This book consists of two parts: Part 1 for sentences of **Three-Worded or Longer Expressions**, and Part 2 for sentences of **Phrasal Verbs**. These sentences are mostly collected from the following newspapers and magazine which are written in British English.

Examples of Three-Worded Expressions:

as long as	(be) at risk of
to crack down on	to clamp down on
to come close to	to come up with
to curry favor with	to fall short of
to go ahead with	(be) in discussions with
in exchange for	(be) in talks with
to look forward to	to make ends meet
to make matters worse	(be) on the rise

Examples of Longer Expressions:

at the mercy of	to change for the better/worse
to come to an end	for the time being
(be) hard to come by	in the near term
in the absence of	in the aftermath of
in the event of	in the face of
in the long run/term	in the medium term
in the near term	in the midst of
in the short run/term	in the wake of
It is no secret that ...	It is worth + V~ing
on the brink of	(be) on the lookout for
on the verge of	when it comes to ...

Articles written in British English are more or less harder to read than those written in American English, with the latter covering most of the English publications and internet English around the world. In view of this, the sentences in this book are all spelt in American English for easy reading and typing.

Some of the sentences collected from the following publications are slightly revised to reflect their simplicity and clearness. Frankly speaking and from my experience, readers are advised to have a dictionary handy, such as *Longman Dictionary of Contemporary English* or *Collins English Dictionary*. Despite British English being a little hard to read or understand, your efforts exerted in your reading will be finally rewarded. However, my advice is that it takes a longer time to reach the end of the tunnel, and there are not many low-hanging fruits for you to pluck when you pass through it.

There is no doubt that sentences in each part of this book are not exhaustive, and readers are advised to add their own sentences to this book whenever they find them readable and useful.

British-English newspapers and magazine:

Financial Times

The Guardian

The Observer

The Daily Telegraph

The Economist

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Part 1 – Three-Worded or Longer Expressions

a number of

A number of conclusions can be drawn from this data.

A number of big oil companies accept that in future they will probably invest less in oil and more in natural gas, as well as in renewable energy and batteries.

a range of

The government plans to support **a wide range of** infrastructure projects and provide incentives for businesses to invest.

The wealthiest and best-known families in India have **a wide range of** business interests and have become familiar faces in political circles in the UK.

a series of

This year has seen **a series of** record lows for coal after three big plants closed.

A series of scandals about everything from shoddy housing to out-of-date vaccines has led to public cynicism about companies and the government's ability to enforce rules.

Some are concerned about the lack of clarity on **a series of** questions, including whether the government hopes to remain within the customs union.

a variety of

Forging good relations with shareholders can take **a variety of** forms.

to act up to

These problems do not **act up to** a crisis.

to add up to

Although the efficiency gains for a single product may be relatively small, they can **add up to** billions of dollars in savings for customers over the lifetime of equipment.

(be) all for the good

Some people might argue that this is **all for the good**.

around the corner

Many people see a golden age of electric vehicles just **around the corner**.

as a consequence of

US banks are hoping they can rely on support to change the rules from some countries that are vying for any business that will be forced to move out of London **as a consequence of** Brexit.

as a result of

Another source has voiced concern that there would be limited gains for rival financial centers **as a result of** a smaller European single market.

American generosity might be in especially short supply **as a result of** a second side-effect of Trumpian Reaganomics.

Yet in many parts of sub-Saharan Africa these mouthwatering profits are turning into losses **as a result of** falling commodity prices, slowing economies and weak regulation.

Some firms are already losing key members of their staff **as a result of** this avoidable uncertainty.

Charities, outreach workers and the council all view 'frightening' levels of rough sleeping **as a result of** local authority cuts.

The assumption is that there has been a 76% increase in UK trade **as a result of** membership of the EU and that all of these gains would be lost.

The retailer warned of lower-than-expected profits this year and a tough 2017 ahead **as a result of** rising inflation and shoppers switching away from buying clothing.

The slower-moving shipping and air-cargo business has long been in the doldrums **as a result of** slow overall growth in trade in recent years.

Our financial services have been placed under threat **as a result of** the vote to leave.

In response to Mr. Trump's tweet, Toyota has said no US jobs will be lost **as a result of** its planned new plant in Mexico.

Ireland has demonstrated its determination to fight for any business shaken loose **as a result of** the UK's vote for Brexit.

Hoteliers complain they face unfair competition **as a result of** tax differences and gaps in regulatory enforcement.

Working workers have seen their living standards stagnate **as a result of** slow earnings growth since the financial crisis.

However, cost and price pressures have increased further **as a result of** the sharp fall in sterling since the referendum.

American generosity might be in especially short supply **as a result of** a second side-effect of Trumpian Reaganomics.

Private companies are also struggling **as a result of** the weak bolivar.

As a result of the 2008 bail-out, under EU rules the bank has been required to sell a number of assets.

As a result of Brexit, the UK economy slows down.

as long as

As long as low growth persists in Europe, no one should expect its banks to perform all that well.

As long as Mr. Trump does so little to respect his own office, it is hard for others to respect him.

Analysts say China's example shows that carmakers can cope with government strictures **as long as** the rules are clear.

As long as every proposal has to be pored over by the prime minister, radical decisions of the sort needed to solve these problems will not be taken.

As long as interest rates remain low and investors are hungry for yield, they can probably justify a splurge in west Texas.

Some investors will happily back an all-powerful holder of both roles **as long as** they are delivering strong results and returns.

These partnerships have US tax advantages **as long as** they distribute enough income to unit holders.

As long as the money keeps flowing in, it has little reason to change its ways.

As long as letting agencies can charge high fees at either end of a contract, their incentive to foster long, stable relationships between landlords and renters is weak.

As long as the scandals do not prevent the victories, Brazil should slowly recover.

As long as markets are thriving, following the herd can be moneymaking strategy.

This should be manageable **as long as** the economy functions smoothly.

There is a future in it, **as long as** you are putting on a good show.

As long as central banks are still pumping liquidity into the markets, it is tempting not to worry.

As long as cyberspace is a sideshow, governments do not much care.

Life can never be quiet in high tech industries **as long as** technologies continue to advance and consumers continue to have so much choice.

As matters stand, ...

As matters stand, there are no signs of distress in bond markets.

at home and abroad

The new president faces troubles **at home and abroad**.

Fake goods sold over Alibaba's Taobao platform have triggered clashes with regulators **at home and abroad**.

(be) at odds with

This pace of change is **at odds with** how customers and taxpayers expect to be treated.

American banks are warning they will be unable to comply with the EU's plan to force them to set up European holding companies because the proposals are **at odds with** exiting US regulations.

(be) at record highs

If you look at the headlines, geopolitical risk is **at record highs**.

Stockmarkets are **at record highs** and shares in financial institutions have been among the best performers.

(be) at risk of

The companies with cross-border investments are **at risk of** having their assets expropriated by foreign governments.

As many as 120,000 people will be **at risk of** death from starvation in the coming year.

Workers building 2022 World Cup stadiums in Qatar will be **at risk of** forced labor.

Patients were **at risk of** receiving poorer health care.

In early 2015, the IMF and the World Bank said Ghana was **at high risk of** not being able to pay its debt.

A growing number of babies worldwide are **at risk of** brain damage or having a stroke, heart attack or asthma in adulthood.

Now, national regulators are increasingly inclined to assert control even **at the risk of** duplicating international requirements.

Mrs. May is **at risk of** putting her party before her country – with grace consequences.

Insurance companies and pension funds are **at risk of** becoming insolvent if ultralow interest rates persist for a prolonged period.

Every company in Ireland and across Europe is suddenly **at risk of** being subjected to taxes under laws that never existed.

at short notice

Customers can be shifted **at short notice**.

at the best of times

It is hard enough to tackle complex and deep-rooted problems **at the best of times**.

Politics in Ghana can be a grubby business **at the best of times**.

at the expense of

The result is that the need to punish abusers is sometimes being pursued **at the expense of** prevention.

Nestle's growth and market share sometimes came **at the expense of** the firm's profits.

A litigation-hungry set of shareholders is seeking to gain **at the expense of** the other shareholder.

As long as prices continue to recover, Saudi Arabia can probably shrug off the fact that its previous strategy damaged OPEC at least as badly as non-members.

(be) at the mercy of

It is not always easy being **at the mercy of** global markets, but on balance Britain benefits from being open to foreign buyers.

Either candidate, as president, would be **at the mercy of** the markets.

These inadequate changes will continue to leave workers **at the mercy of** exploitative bosses.

to bear the brunt of

Central banks have **borne the brunt of** efforts to boost growth for the past eight years.

Workers should be shielded from **bearing the brunt of** rising prices.

to blow hot and cold

Blowing hot and cold does not begin to cover it.

to bode ill/well for

According to experts, that **bodes ill for** the government's quest to raise the birth rate from 1.4 children a woman to 1.8 by 2025.

This **bodes ill for** looming trade talks between the EU and a post-Brexit UK.\

This **bodes ill for** New Zealand flag carrier, Air New Zealand.

Rising raw-material costs and stagnant demand **bode less well for** big manufacturers.

to brace oneself for

Insurers should **brace themselves for** a drop of up to 80 per cent in car insurance premiums.

to branch out into

Alipay has **branched out into** India via an investment in PayTM, which has 150m users, and into Thailand by investing in Ascend Money.

to cash in on

Advertisers appear to set aside Brexit fears to **cash in on** the festive shopping period.

to cast a shadow over

As the world's biggest steel producer, China **casts a huge shadow over** the global industry, accounting for almost half of the 1.6bn tons churned out worldwide last year.

to catch up with

Bulgaria is striving to **catch up with** central Europe, where economies are based on low-cost manufacturing and exports.

You need to become more competitive, because when the real world **catches up with** you, you need to be ready.

Europe can ill afford to let the worst of the 20th century **catch up with** it in the 21st century.

(be) caught between a rock and a hard place

The guidance was another classic example of how trusts are now **caught between a rock and a hard place** of meeting surgical targets while coping with ever-rising emergency demands.

to change ... for the worse

As they battle to hire and hoard talented employees with huge pay packages, tech firms may **change Silicon Valley for the worse**.

to clamp down on

Censors have **clamped down** hard **on** users of social media who have done so.

Werner Langen, who is leading the investigation into the Panama Papers, wants to ensure the UK accepts international rules to **clamp down on** tax avoidance.

The European Commission is to start legal action against Germany and Britain for failing to **clamp down on** emissions cheating.

to collapse into administration

BHS **collapsed into administration** in April, leading to the loss of 11,000 jobs and leaving a £571m pension deficit.

to come and go

Three British prime ministers have **come and gone** during your time in the chancellery.

to come in effect

Costs may still increase after new rules relating to the Fair Labor Standards Act **come into effect** in December.

The higher rate of stamp duty on second homes will **come into effect** at the start of April.

to come into force

Its government has duly unveiled a set of revisions to its foreign-investment laws that **come into force** on October 1st.

The rules will **come into force** from the start of 2018.

The deal is tantalizingly close to **coming into force**.

The EU has passed a data protection law, due to **come into force** in 2018, that will require companies to improve privacy and disclosure policies or risk heavy fines.

Pub operators also have to adjust to new regulations that **came into force** in July, giving pub tenants more rights and greater protection when dealing with large companies.

On September 14th a law capping the interest rates that commercial banks can charge at four points above the central-bank rate is due to **come into force**.

to come to a halt

Many acknowledged yesterday that the gambling at Las Vegas would have to **come to a halt** for a while.

to come to an end

The days of China providing abundant and cheap financing for US budget and current account deficits through the purchases of Treasury securities may have **come to an end**.

UK firms are fearful of a “cliff edge” situation, where trading conditions would suddenly change when Britain’s two-year Brexit negotiating period **comes to an end**.

to come to terms with

At the same time as this huge restructuring has been taking place, RBS has had to **come to terms with** new demands from customers for online and mobile banking.

Intelligence services on both sides of the Atlantic have struggled to **come to terms with** new technology and a new mission.

to come up with

Successive governments have competed to **come up with** ever harsher measures to deter asylum-seekers.

Pulled away from old certainties by digital upstarts, the corporate giants who make trucks and cars are frantically trying to **come up with** new business models.

The destruction of Syria's once sophisticated health system has forced doctors and medical charities to **come up with** innovative ways to escape the daily bombardment.

Once they have all crunched the numbers, they all **come up with** the same result.

Now Disney is racing with other studios and tech giants to **come up with** the next leap, alternative realities.

Leaving behind manual production methods will allow Adidas to **come up with** novel shapes and finishes.

The two women **came up with** the plan for a job share while both on maternity leave.

Venture-capital firms are funding hackathons to encourage software developers to **come up with** new ways to use the technology.

High-passion fans often **come up with** ideas for improving products.

It has taken the SEC four years to **come up with** a plan.

We want to give the government the flexibility to **come up with** a plan but we do want to see the fundamental principles of that plan published.

Once lawmakers **come up with** measures to transfer power in a way that minimizes any power vacuum and chaos in governance, we will step down.

In the past two years, both the US and Europe have **come up with** rules to prevent telecoms companies and other network operators from giving preference to some types of data flowing over their networks.

The athletes can never **catch up with** the nerds when it comes to algebra or earning power.

to complain of

Women are twice as likely as men to drop out mid-career, often **complaining of** hostile work environments which are biased against their gender.

to cozy up to

Trump may or may not **cozy up to** Vladimir Putin or have a trade war with China.

to crack down on

Unless Pakistan **cracks down on** home-grown terror, it will remain fertile ground for IS to launch more attacks.

Such underhand practices highlight why the current business secretary needs to deliver on the government's promise to **crack down on** dubious tipping practices.

The government must also **crack down on** the minority of employers who exploit migrants and undercut wages in the local community.

The CMA has sent out a clear message to the sector that we are determined to **crack down on** such behavior and to protect customers.

Social-credit scoring aims to change that by **cracking down on** the corrupt officials and companies that plague Chinese life.

The government is now **cracking down on** international schools catering to Chinese citizens.

Growing concerns about rising capital outflows have led authorities in Beijing to **crack down on** overseas investments by Chinese companies in recent months.

While the US routinely **cracks down on** investment and corporate banks with multimillion dollar fines, high profile penalties focused on retail banking have been much rarer.

The government must also **crack down on** the minority of employers who exploit migrants and undercut wages in the local community.

The European Commission will redouble its efforts to **crack down on** tax avoidance by multinationals next week.

Key markets have **cracked down hard on** the accommodation company with rules that outlaw the great majority of its listings.

This is the highest fine the CMA (Competition and Markets Authority) has imposed and it sends out a clear message to the sector that they are determined to **crack down on** such behavior and to protect customers.”

to curry favor with

Officials, rivals and foreign governments might treat the company differently so as to **curry favor with** the president.

to cut back on

As firms rush to pay off their dollar debts, they are likely to **cut back on** investment and jobs.

to deal a blow to

Britain's manufacturers were only just recovering from the last downturn when the Brexit vote **dealt a fresh blow to** confidence,

The shambolic goings on at the independent inquiry into child sexual abuse may have **dealt a fatal blow to** those aims.

The new curbs on outflows are likely to **deal a further blow to** the offshore renmimbi market.

to do a great job at

The Financial Conduct Authority (FCA) suggests that the asset-management industry is not **doing a great job at** looking after investors' interests.

to do away with

The government could also **do away with** a host of regulations that restrict or ban many of the most popular forms of startup.

to do business with

The sanctions' penumbra has made Western investors cautious about **doing** further **business with** targeted firms and individuals.

(be) easier said than done

But staffing up the CBI (Central Bank of Ireland) is **easier said than done**.

to edge closer to + *V~ing*

Heathrow Airport is **edging closer to *securing*** government approval for a third runway.

But spotting financial bubbles is **easier said than done**.

to end up in

Not every dollar borrowed by emerging-market firms has been used to invest; some of the money **ended up in** bank accounts (where it can be lent out again) or financed other firms.

to enter uncharted waters

In one respect, America is **entering uncharted waters**.

to evaporate like spring snow

Most of these promises will **evaporate like spring snow**.

to exercise control over

The government, long able to **exercise** tremendous **control over** the yuan, has started to lose its grip.

to express concerns/doubts about

Virtu Financial **expressed concerns about** the risk it needs to assume when trading ETFs into the 4pm close of business on US exchanges.

Analysts have **expressed concerns about** the financial risks inherent in this model, in which insurers rely on customers rolling over their short-term plans in order to stay solvent.

Mr. Mullen also **expressed doubts about** the temperament of Mr Michael Flynn, who served as his top intelligence officer at the Pentagon.

to fall foul of

Most takeovers have **fallen foul of** competition and security concerns.

to fall off a/the cliff

Oil demand will not suddenly **fall off a cliff**.

That is why some analysts put such emphasis on the need for an interim solution that avoids the risk of Britain **falling off a cliff** at the end of the Article 50 process.

Theresa May, the UK prime minister, has wisely decided that she does not want the economy to **fall off the cliff** in July 2019, the presumptive date of Brexit.

to fall on deaf ears

These calls have so far **fallen on deaf ears** within government.

to fall short of

The commercial potential of self-made video may **fall short of** its shock value.

Abenomics has **fallen short of** its targets and its overblown rhetoric.

It seems exactly the right moment to roll out the welcome mat, but the changes going into effect **fall well short of** what multinationals had hoped for.

Even cheerleaders might concede that the NAFTA (North American Free Trade Agreement) deal has **fallen short of** their expectations.

to fall victim to

All too often, the poor and disadvantaged **fall victim to** addiction, with easy-to-use fixed odds terminals and internet sites compounding an age-old problem.

(be) fed up with, to get fed up with

South Koreans are **fed up with** Ms. Park, guilty or not.

In the medium term, if there is no self-regulation, people might **get fed up with** high executive pay.

to fit in with

Fearful of how the new role will **fit in with** childcare arrangements, the woman turns down the promotion.

to file for bankruptcy

American Apparel in the US has also **filed for bankruptcy** and the retailer has begun winding up its businesses in Spain, Japan and Australia.

for the first time

For the first time, the Republican National Committee is spending zero dollars on television advertising for the party's White House nominee.

For the first time in our history, the WTO (World Trade Organization) has truly delivered.

In 2015 **for the first time** renewable energy passed coal as the world's biggest source of power-generating capacity.

The Federal Reserve found enough strength in the US economy to hike 25 basic points **for the first time** this year.

The US Federal Reserve raised interest rates **for the first time** in a year yesterday and predicted three further increases in 2017.

For the first time in years, that does not look out of the question.

If we elect a woman as our national leaders **for the first time** in the history of the republic, eight years after electing an African-American man, we may be moving toward democracy at last.

The UK prime minister will be at Davos **for the first time** this year.

Global trade is on track to expand more slowly than world GDP this year **for the first time** in 15 years.

For the first time in years, the US is now exhibiting some country risk too.

for the sake of

Both **for the sake of** Indians and for his premiership, Mr. Modi needs to mitigate some of the harm he has caused.

to follow the herd

As long as markets are thriving, **following the herd** can be moneymaking strategy.

to foot the bill

It appears to make firms **foot the bill** for keeping their staff healthy.

for fear of

Harbors around the world, including the Port of Tokyo, refused entry **for fear of** going unpaid.

for the first time

All three of the biggest US insurers – AIG, MetLife and Prudential Financial – are poised to post improved earnings **for the first time** in five quarters.

Two Japanese giants – Shiseido, a cosmetics firm, and Obayashi, a builder – began **for the first time** to offer their executives stock-option plans tied to corporate performance.

For the first time most Japanese people agree that mothers should be allowed to continue their careers.

After the Fukushima disaster in Japan, the federal government **for the first time** imposed a time limit on nuclear: all stations were to close by 2022.

Apple has **for the first time** publicly acknowledged its plans to develop self-driving cars.

For the first time in history, gold supply into the future is under enormous pressure.

Not **for the first time**, Wall Street and its customers are missing a few points.

Apple's top executives took a pay cut last year after the company missed its internal sales and profit targets **for the first time** since the launch of the iPhone a decade ago.

Investors are now concerned the economy is heading towards higher inflation **for the first time** since the financial crisis.

Resident housing market conditions helped to drive an overall improvement in construction output **for the first time** since the EU referendum.

Commerzbank is to cut nearly 10,000 jobs and suspend its dividend **for the first time**.

The Egyptian central bank has allowed supply and demand to determine the value of the pound **for the first time** in decades.

For several days in May the country's coal plants produced no power **for the first time** in more than a century.

The government's freeze on tax credit payments will also play a part in dragging down real disposable incomes **for the first time** in four years.

Oil and share prices have risen after OPEC members struck a deal to limit crude output **for the first time** since 2008.

to gain access to

The digital designs also make it easier for the company to **gain access to** global suppliers who will quote the best prices for parts they need.

These techniques can also help people outside the financial system **gain access to** finance.

Global car companies acquiesce in order to **gain access to** the world's largest car market.

to gear up for

We are **gearing up for** our busiest week of the year as shoppers stock up on festive treats ahead of the big day.

to get back to

The global economy will never **get back to** health until short- and long-term interest rates return to more normal levels.

to get better at

Just as China is **getting better at** playing geopolitics, its neighbors are **getting better at** playing China.

to get into trouble

As one joke goes, stock analysts rated Enron as a "can't miss" until it **got into trouble**.

to get lost in

It is easy to **get lost in** the detail of Wells Fargo's misdemeanors.

to get off the ground

A lot of people thought this case would never **get off the ground**.

to get out of control

It is not too late to prevent drug cartels from **getting out of control**.

to get rid of

Without justice, it will be impossible to **get rid of** this feeling of revenge.

The rules govern how we can **get rid of** bad directors.

to get stuck with

Food may be one realm where people do not mind **getting stuck with** version 1.0.

to get tough on

The UK's Financial Conduct Authority (FCA) decided yesterday to **get tough on** regulating the sale of these.

to get used to + V-ing, to get used to ...

Even then, taxpayers will have to **get used to forking** out more.

Drivers must **get used to dodging** other cars at malfunctioning eight-lane intersections.

Sadly, we may have to **get used to** more such legal cases.

to get worse before ... get better

Unfortunately, things are likely to **get worse before they get better**.

The situation is likely to **get worse before it gets better**.

to give way to

No one understands better than Hillary Clinton that even friendship must **give way to** necessity.

As the year of the monkey **gives way to** the year of the rooster on Saturday, Britain's retail industry is hoping for more visitors from the world's second-largest economy.

to go a long way to + V~ing

If that turns out to be the case, it will **go a long way to *showing*** that there is a generalised ageing process that can be modulated with drugs.

Yet this was also a speech that **went a long way to *revealing*** what makes Mrs. May ticks, whether you agree with all, some or none of what she said.

to go ahead with

Should the government **go ahead with** its apparent decision to appeal, it has permission to go straight to the supreme court.

to go from ... to

It is like **going from** the shop window **to** the cash register with missing steps in between.

Tapping this market has **gone from** a nice-to-have **to** a must-have.

to go into administration

The maker of Pink Panther wafers has **gone into administration**, with the loss of about 100 jobs.

to go on strike

If they **go on strike** it is not going to bring the economy to a halt, unlike coal miners or rail workers.

Thousands of Polish women dressed in black **went on strike** yesterday to protest against a proposal for a total ban on abortion.

More than 2,000 British Airways cabin crew based at Heathrow could **go on strike** over Christmas after voting overwhelmingly in favor of walkouts in a dispute over pay.

After taxis **went on strike** at JFK airport in New York in protest against the travel ban, Uber came under fire for not boycotting the airport, too.

Doctors have **gone on strike** over a new, less generous contract that the government is imposing on them.

to go out of business

People who rely on care homes would be affected if more and more of the private firms that dominate the social care services **go out of business**.

to go soft on

This should not mean **going soft on** intermediaries.

to go to great lengths to + V

There is a lot of competition for staff, and these companies **go to great lengths to fit** out the buildings to attract and retain those people.

Some retailers have **gone to great lengths to ensure** they are ready.

Gone are the days when ...

Gone are the days when geeks wore shapeless T-shirts to prove that they did not care about physical appearances.

to grind to a halt

The flow of French financiers moving to London to escape the tax rises of the Socialist government has **ground to a halt**, thanks to the Brexit vote.

to hand on to

Whereas paper records soon become unmanageable, electronic storage is so cheap that the intelligence agencies can afford to **hang on to** a lot of data that may one day come in useful.

(be) hard to come by

Because jobs in that sector are **hard to come by**, she has to have the specialized qualification.

Fat profits are **hard to come by** in China's giant smartphone market.

to have a habit of

Pollsters **have a habit of** herding together towards the end of any campaign.

to have a reputation for

The prime minister **has a reputation for** quiet competence but not for a collegial style.

The company **has a reputation in India for** its long-term approach and commitment to supporting communities.

to have a right to + V

Investors **have a right to rely** on statements made by companies to ensure that they correctly allocate capital.

to have access to

They could not calculate the exact costs to the NHS because they did not **have access to** data from hospitals, where cancer drugs are usually prescribed.

If the deal goes through, Tesco will **have access to** more than 5,000 corner shops where customers can pick up goods ordered online or access Tesco services such as banking and its mobile phone network.

to have control over

Tour operators can provide more consistent quality and service because they **have more control over** their supply chains.

to have + expression of time + V~ing

That suggests that in a crisis they might **have a hard time paying** off their debts by liquidating assets.

to have friends in high places

Of course, it always helps to **have friends in high places**.

to have a/an impact on

Even if Mr. Trump's proposals get through Congress unscathed, they may take time to **have an impact on** the economy, and thus on corporate profits.

Advisers know Theresa May's speech could **have an impact on** the value on sterling as it confirms that the UK cannot stay in the single market.

Putting it right with customers could **have a powerful direct impact on** the bank's brand.

to have little/no choice but to + V

With money pouring out of China, Beijing **has little choice but to tighten** domestic monetary conditions despite the difficulties for companies already unable to service debt.

Nigeria **has no choice but to sell** state-owned assets to raise capital and avoid a prolonged fiscal crisis.

That will mean Britain **has no choice but to leave** the European single market.

to have little in common

Justin Trudeau and the US president-elect seem to **have little in common**.

to have little interest in

Casino customers are ageing, and younger people **have little interest in** taking their place.

to have little room for

In truth, the EU 27 **have little room for** complacency.

to have mixed feelings about

Unicorns **have mixed feelings about** the platforms.

to have much in common with

Cannabis firms **have much in common with** traditional consumer businesses.

to have second thoughts about

After a long period of rising trade and closer relations, many Latin American countries are **having second thoughts about** their embrace of China.

to head for the exit

Any suggestion that the ECB is **heading for the exit** and tapering its purchases could worsen the recent sell-off in government bond markets.

to head in the right direction

We are **heading in the right direction** and there is no need for revision in strategy.

to hold a debate on

The European Parliament is set to **hold a debate on** women's rights in Poland tomorrow.

to hold ... accountable for

Yet it is hard to see how this can change until prosecutors and regulators start **holding** bosses directly **accountable for** the fraudulent conduct.

Credit-rating agencies should be **held accountable for** their actions when they broke the law.

to hold on to

Large tech firms used to **hold on to** their high-flying employees by agreeing not to poach them from each other.

We do not seek to **hold on to** bits of membership as we leave.

to home in on

In the aftermath of the stunning result, statistical analysts **homed in on** blue-collar whites as never before.

to hope for the best

Surprised and shaken by Donald Trump's victory, America's allies are **hoping for the best** while desperately seeking guidance on what his presidency might mean for them.

In addition to ...

In addition to an outright sale to a single bidder, Lisbon is considering floating part of the lender on the stock market.

In addition to these developments, there are rumors that Airbnb is about to take over Xiaozhu, a mid-sized local rival that recently raised \$65m of venture funding.

in anticipation of

Betting against Japanese government bonds **in anticipation of** a crisis may have opposite consequences when a crisis arrives.

Aid agencies sometimes hurt their own cause by crying wolf **in anticipation of** dire circumstances that do not materialize.

Deutsche Bank had already set aside billions of euros **in anticipation of** the fine.

in competition with

The regulator claims that the body's rules and practices prevent competition in organizing or attending fairs, and may also stop members from starting new fairs **in competition with** existing events.

(be) in conversations with

We are not **in conversations with** the EC about that at this point in time.

(be) in danger of

Both the quality and safety of care are **in danger of** deteriorating in the coming weeks and months.

The American life is **in danger of** learning precisely the wrong lesson from defeat.

(be) in discussions with

The UK housebuilder is not thought to be **in discussions with** other potential buyers.

Now that we are one company, we have been **in discussions with** Unite and NUJ to try to bring all Penguin Random House employees in London together under one new agreement.

Airbnb is **in discussions with** the state in an effort to reach a new deal.

in exchange for

These entitled the holder to collect a fee **in exchange for** administering individual mortgages.

in favor of

Fortunately, the forces **in favor of** global trade remain quite strong.

The most severe impact on business would come from higher tariffs, which would hurt demand for cross-border imports and deliveries **in favor of** local goods.

More than 2,000 British Airways cabin crew based at Heathrow could go on strike over Christmas after voting overwhelmingly **in favor of** walkouts in a dispute over pay.

in fits and starts

However, **in fits and starts**, the intelligence services have adapted.

(be) in good shape, (be) in worse shape

None of this means that the economy is yet **in good shape**.

Few industries are **in worse shape** than China's steel sector.

(be) in hopes of

States have been farming out more of their functions to private contractors for decades, partly **in hopes of** greater efficiency.

in line with

Mainstream parties appear to be **in line with** the broader mood.

Tsipras's measures appear not to be **in line with** our agreements and thus debt relief will be suspended.

Borrowing costs for both SOEs (state-owned enterprises) and private firms have remained **in line with** each other since then.

Energy industry sources said the forecast for 2016 appeared to be broadly **in line with** expectations.

This guidance does go further than before, but it is **in line with** the direction of travel over the last few years.

Private-sector borrowing costs tend to move **in line with** Treasury yields.

Crime has worsened **in line with** economy.

(be) in need of

Many observers say that this little-regulated corner of the retail banking industry is **in need of** urgent reform.

(be) in negotiations with

Tata revealed in July that it was **in negotiations with** German company ThyssenKrupp about merging European steel operations.

The Global Times suggested aiming more missiles at Taiwan as leverage **in negotiations with** the island.

In normal times, ...

In normal times, a quarterly growth rate of 0.6% would be wholly unexceptional for Britain and hardly worthy of comment.

in pursuit of

In pursuit of this vision, some welcome structural reforms are under way.

Oil firms have routinely squandered returns **in pursuit of** big projects with distant payouts

in response to

In response to the anxiety, politicians have come out with a burst of proposals claiming to get tough on terrorists.

In response to consumer demand for less packaging, Dutch fruit and veg suppliers have joined forces to run a trial to replace sticky labels on organic avocados and sweet potatoes with a laser mark.

In response to Mr. Trump's tweet, Toyota has said no US jobs will be lost as a result of its planned new plant in Mexico.

To get there, technology firms and workers just each show a willingness to bend **in response to** the concerns of the other.

In response to liquidity concern, some fund managers have increased cash holdings to meet possible redemption requests.

in return for

Poor countries would demand money from rich ones **in return for** not exploiting their own ecosystems.

Detectives have been looking into whether Bernard Tapie was offered a deal **in return for** supporting Sarkozy's successful 2007 presidential campaign.

The Queen's grocer Fortnum & Mason is trying to persuade more of its staff to accept a big cut in basic pay **in return for** a share of tips in a move that will help reduce its tax bill.

In the end, shareholder democracy depends on investors asserting their right to vote **in return for** providing capital to risky firms.

Similarly, countries such as India and Australia might seek a relaxation in immigration rules **in return for** the free movement of goods and services.

China, which has lent Venezuela at least \$50 billion **in return for** oil, is thought to be accepting later deliveries.

in search of

The government knows of 340 cases in which Islamic extremists have infiltrated refugee camps **in search of** recruits.

Lush pastures will turn to barren desert and millions will be forced to flee **in search of** fresh water.

In the mid-19th century, hundreds of thousands of Americans flocked to the west **in search of** gold.

The mayors of several small Japanese cities have been visiting Portland **in search of** ideas.

Police were combing fields and towns in south-east France yesterday **in search of** four thieves who stole gold worth an estimated €1.5m from an armored van after tying up the guards.

(be) in short supply

Thanks to the proximity of Brazil, food is not **in short supply** and there is a brisk border trade in grain.

American generosity might be **in** especially **short supply** as a result of a second side-effect of Trumpian Reaganomics.

Theresa May has spent valuable political capital, already **in short supply** as a result of Brexit, on headline-grabbing policy announcements such as grammar schools that are a distraction from the real social issues facing the country.

In poor countries, sterile rooms and well-trained doctors are **in short supply**.

Good news is **in short supply** in the war-torn, economically stagnant Arab world.

American generosity might be **in** especially **short supply** as a result of a second side-effect of Trumpian Reaganomics.

In straitened circumstances, ...

In straitened circumstances, they also limit the need to carry out costly enforcement.

(be) in talks with

The Luton-based Monarch Airlines has been **in talks with** the CAA (Civil Aviation Authority) this week after doubts emerged about its financial strength.

Tata Steel is **in talks with** the German company Thyssenkrupp about merging their European steel operations.

Standard Chartered and Citigroup have been **in talks with** Nigeria officials to arrange the eurobond sale.

Sir Philip Green is **in talks with** the Pensions Regulator about a deal to bail out the BHS pension scheme.

Credit Suisse is **in talks with** another bank about a cost-sharing project that could unlock a new level of savings.

in terms of

Scotland led the way **in terms of** increase in household wealth over the last year.

In terms of trade, the UK is worth four times as much to Scotland as the EU.

In terms of investment, Mr. Starace said Enel would spend €4.7bn over the next three years on digitalization.

In terms of social, cultural, historic and family ties, the UK is worth far more.

Land grabbing is no less harmful than war **in terms of** negative impacts on civilians.
in terms of

in the absence of

In the absence of a broad-based pension system, the family is the main social safety net.

In the absence of personally appealing leaders, mistrust can shade into cynicism about democracy itself.

Policies that look effective **in the absence of** political constraints can prove anything but in the real world.

in the aftermath of

In the aftermath of the Brexit vote, it makes sense to take action to close the deficit.

In the aftermath of the stunning result, statistical analysts homed in on blue-collar whites as never before.

Chinese investors also face greater uncertainty and political deal risk in the US **in the aftermath of** the presidential election.

In the immediate aftermath of the financial crisis, the answer appeared to lie in global cooperation.

Plebiscites were in vogue **in the aftermath of** the second world war and after the fall of communism.

People were less willing to fly **in the aftermath of** attacks in Belgium and France.

Since these principles were drawn up **in the immediate aftermath of** the referendum in late June, the EU has not budged.

(be) in the air

Regime change is **in the air**.

In the circumstances, ...

In the circumstances, the small rise in business investment was both surprising and encouraging.

(be) in the dark

Yet Britons are **in the dark** as to where the prime minister intends to lead them.

(be) in the doldrums

The slower-moving shipping and air-cargo business has long been **in the doldrums** as a result of slow overall growth in trade in recent years.

in the event of

In the event of a market catastrophe, the only big central bank that can cut interest rates is the US Federal Reserve.

The irony is that the old industrial heartlands of the UK will be the first to suffer **in the event of** an economic slowdown.

The UK would see a mass exodus of banks **in the event of** a hard Brexit.

In the event of a squeeze, the triple objectives of raising cash, boosting the valuation and keeping control will start to conflict.

The Irish government will build up a “rainy day fund” from surplus budgets as a contingency for public service **in the event of** a shock to the economy after Britain leaves the EU.

in the face of

Tobacco companies have also proved remarkably innovative **in the face of** apparently existential threats.

The Bank of England is keeping a close watch on consumer spending amid signs households are dipping into their savings and amassing debts to keep spending **in the face of** rising inflation.

Knowing how it may be likely to vary **in the face of** climate change could justify appropriate infrastructure investment ahead of time.

Europe must address its bad loans to remain resilient **in the face of** rising political risk.

But how is that supposed to happen **in the face of** the current high rates of unemployment?

The ECB has been encouraged by signs that the economy is performing well **in the face of** political uncertainty at home and abroad.

Moreover, it is wrong to suppose that national governments are in some sense helpless **in the face of** globalization.

Although Mario Draghi and his ECB colleagues are still faced with some very real political threats, the economy is standing up well **in the face of** adversity.

The US Federal Reserve is likely to leave the short-term rates unchanged **in the face of** firming GDP growth and a steady jobs market recovery.

The BoE's governor is determined to defend the Bank of England's independence **in the face of** a sustained attack by Brexiters.

The world community is focused on maintaining a stable balance of power **in the face of** a growing Chinese assertiveness.

Monsoon, however, the women's fashion chain, is struggling **in the face of** fierce competition on the high street.

They are both calm, even **in the face of** disasters.

In the face of an increasing terrorist threat, it is vital that we work with other countries to keep our people safe.

To blue-collar workers, Trump is a giant middle finger **in the face of** the bipartisan political elite, and the crazier he acts, the more resounding this fuck-you gets.

Such behavior is possibly imprudent **in the face of** a 20% fall in the exchange rate.

That gives their central banks more room to cut interest rates **in the face of** a downturn.

in the first place

Some 40% of this year's supposedly bumper harvest may be missing, or may never have existed **in the first place**.

Why did Google want to own a British artificial-intelligence (AI) company **in the first place**?

If timing the market were easy, big swings in prices would not happen **in the first place**.

Another factor is that far fewer Americans are getting married **in the first place**.

Chinese people are more likely to get hitched **in the first place**: the law strongly discourages people from having children outside marriage.

The Italians have simply rejected some complex constitutional changes, which many experts regarded as ill-conceived **in the first place**.

The danger with popular anger is that disillusion with Mr Trump will only add to the discontent that put him there **in the first place**.

More than half of Britons clearly never saw Brexit as bad news **in the first place**.

Some people should not be borrowing **in the first place**.

Dealing with unwanted goods can amount to a tenth of the cost of making and distributing them **in the first place**.

in the form of

These risk factors are passed on to investors **in the form of** higher spreads.

The cost will come **in the form of** lower profit margins.

Parents and would-be students want a solid return, **in the form of** a well-paying job, for their four-year investment.

Mr. Trump will push through a fiscal stimulus, **in the form of** tax cuts and infrastructure spending.

in the hope of

The Paris's advertising campaign embraces longstanding national clichés **in the hope of** luring London-based workers to the French capital.

Mr. Trump threatens changes that, with almost no exception, are genuinely destructive to American values and interests not least to the interests of many of those white working-class voters who voted for him **in the hope of** change.

The most fortunate will study **in the hope of** securing jobs in IT.

in the interest(s) of

In the interest of all countries that respect the rule of law, this decision must not be allowed to stand.

Both cases highlight the need for rules that specify when and what intrusions into personal privacy are justified **in the interests of** security.

in the light of

In the light of uncertainty following the referendum, it would be cautious about purchasing new land.

in the long run/term

In the long run, the working class as a whole has nothing to fear from international trade.

For retailers, it has always been questionable whether Black Friday really benefits them **in the long run**.

In the long run, the unfolding crisis in Italy could pose a more severe threat to the survival of the EU.

Republicans have often called for tax cuts not as a fiscal stimulus, but as a way to encourage work and investment **in the long run**.

Health providers may find that cures are cheaper **in the long run** than existing treatments for chronic and life-shortening conditions.

In the long term, the only way to turn things around is to build more genuinely affordable homes that people can actually afford to rent or buy.

In the long term, having Trump on Fifth Avenue will help retailers.

In the long term, there is a risk that the Silicon Valley could resemble South Korea: dominated by a handful of giant *chaebol*-like companies that soak up all the talent and squeeze out smaller startups.

Companies where the roles of chief executive and chairman are combined tend to lag behind **in the long term**.

While at present the news is good for the markets, it is much more difficult to say how this will play out **in the long term**.

Theresa May has not yet ruled out staying in the EU customs union **in the long term**.

In the long term, better communications may mean that international trade is less and less at the mercy of proximity.

in the medium term

A protracted period of low and negative policy interest rates could undermine financial resilience **in the medium term**.

In the medium term, Japan's approach to Mr. Putin threatens to weaken G7 co-ordination, and undermine sanctions against Moscow.

In the medium term, if there is no self-regulation, people might get fed up with high executive pay.

It could also lead to higher inflation **in the medium term**.

in the middle of

The best way to address this is to address the tax code and not to address the rules **in the middle of** the game.

Base metals and bulk commodities are **in the middle of** a mini renaissance.

Two big lenders are **in the middle of** raising capital.

Theresa May stood awkwardly **in the middle of** the room while EU leaders chattered and embraced, apparently oblivious to her presence.

China is **in the middle of** a sexual revolution.

in the midst of

Even **in the midst of** crisis, the government still hands out free or massively discounted homes, cars and microwave ovens.

With bond markets **in the midst of** a brutal post-election sell-off, investors are set to keep asking these questions.

Macy's, America's biggest department store, is **in the midst of** its own transition.

in the name of

Donald Trump is browbeating friend and foe alike **in the name of** putting "America first".

in the near term

Yet their fiscal impact will be only modest **in the near term**.

Any success for active managers **in the near term** is unlikely to herald a return to more rational price discovery.

In the near term, signs of a blow to confidence and activity from the Brexit vote are worrying for a sector that has yet to fully recover from the last downturn.

The market is going to control the spigot much more than a Trump administration, at least **in the near term**.

In the near term, many forecasters see a potential economic boost from Trump taking over, given his pledge to beef up state spending and cut taxes in the world's largest economy.

(be) in the process of

The US is also **in the process of** introducing disclosure requirements on gender pay.

Royal Dutch Shell is **in the process of** selling 16 assets as part of a \$30bn disposal program.

(be) in the red

Maersk Line will be **in the red** this year, having lost \$107m in the six months to June.

When companies are **in the red** they eventually go bankrupt.

When trusts are **in the red** they are typically bailed out and told to improve.

(be) in the same boat

Because this has got to apply to everybody, we are all **in the same boat**.

in the short run/term

In the short run, however, analysts have an incentive to issue ever-so-slightly pessimistic forecasts, so companies can "beat" expectations.

That does not mean that economic growth will necessarily be good for stocks **in the short run**.

To keep the lights on **in the short run**, it would make more sense to use gas-powered plants.

Whatever happens over the next year, the economy's performance **in the short term** does not tell us much about the long-term effects of leaving the EU.

In the short term, the economy seems to be faring better than some economists had predicted.

The president would have huge power to carry out his threats, at least **in the short term**.

Content platforms say that **in the short term** they fret most about being required to police their platforms.

The government could seek a transitional deal that would **in the short term** require the UK to abide by freedom of movement obligations.

Fashion brand, which has put UK business into administration, says store in Camden, London, will stay open **in the short term**.

The fund manager is probably right that Trump, Brexit and European elections will contribute to ongoing volatility in global markets **in the short term**.

In the short term, Trump's win helps the pound.

We are taking a three to five year view, but **in the short term**, there will be some shocks along the way,

Such investors cannot be accused of breaking the fiduciary duty **in the short term**.

The company said there would be limited impact **in the short term** from

Britain's decision to leave the EU.

In the short term, Uber is in pole position to lead the evolution because of its dominance of chauffeured ride-hailing.

in the wake of

Facebook faces pressure to act **in the wake of** a US press campaign that saw an explosion of fake news.

Rupert Murdoch was forced to abandon an attempt to take full control of Sky in 2011 amid a public outcry over his businesses' journalistic practices **in the wake of** the phone-hacking scandal.

Britain's economy is performing better than expected **in the wake of** the Brexit vote.

France will this week step up efforts to attract business from London **in the wake of** the Brexit vote.

Yet **in the wake of** that collapse, something else happened.

Fresh polls **in the wake of** a new FBI probe into her use of a private email server have challenged assumptions about her chances of winning.

These factors include higher commodity prices, the resilience of the UK economy **in the wake of** the vote for Brexit and spill-over effects from Trump's election victory.

The two SEC chairmen spent much of their time on enforcing and writing tighter rules **in the wake of** the financial crisis of 2008.

In the wake of that case, a bill is going through parliament to give the Department of Health powers to investigate when the price of a drug goes up without clear justification.

In the wake of the Brexit and Trump votes last year, some investors will be nervous about another surprise.

India spends a fortune **in the wake of** storms, floods and other events.

Theresa May will encourage leading US businesses to recognize the UK as a strong dynamic location for investment and to do trade **in the wake of** the Brexit vote.

In the wake of the Brexit vote, the Bank of England has cut its main policy

rate to 0.25%, the lowest in its 300-year history.

The renminbi has been among the better-performing emerging markets currencies **in the wake of** last month's US presidential election.

The Bank of England cut interest rates to a record low of 0.25% in August to shore up confidence and limit job losses **in the wake of** the EU referendum in June.

In the wake of Mr. Trump's unexpected victory last month and the UK's decision in June to withdraw from the EU, Beijing has stepped forward with offers of regional free trade agreements.

Nigeria's plight is emblematic of the growing problems facing commodity-exporting countries in the developing world **in the wake of** the collapse in oil and other commodity prices in recent year.

Retailers were forced to discount heavily **in the wake of** poor summer sales. in the wake of

in times of

In times of war or national crisis, defending the country from grave error, at whatever personal cost, is their duty.

Trading in staples tends to be politically sensitive **in times of** food scarcity.

It goes without saying that ...

It goes without saying that there are substantial political risks, especially from the US, which could have an indirect impact on German exports.

t

It is no coincidence that ...

It is no coincidence that some of the biggest losers against the dollar recently have been currencies in countries, such as Brazil, Chile and Turkey, with lots of dollar debts.

It is no secret that ...

It is no secret that the central bank is worried about the sharp drop in Malaysia's exchange rate.

It is no surprise that ...

It is no surprise that the two firms are also taking very different paths towards digitization.

It is no wonder that ..., No wonder that..., No wonder ...

It is no wonder that Mrs. May has said little more than that “Brexit means Brexit”.

It is no wonder that so many families are turning to their council for help.

It is no wonder that many migrants struggle on their latest test.

No wonder Hong Kongers prefer the tangible assets.

No wonder politicians are seeking to respond to this new public restiveness.

It is worth + V~ing

It is worth asking whether it is a good thing, from the point of view of the world economy.

It remains to be seen ...

It remains to be seen precisely what will come of all this.

to jump to the conclusion that ...

Very often when we think of the people who are the greatest burden on society, we can **jump to the conclusion that** these are lazy layabouts who are happy to live off the public purse.

to keep a close eye/watch on

We will continue to **keep a close eye on** the Scottish government’s approach.

The Bank of England is **keeping a close watch on** consumer spending amid signs households are dipping into their savings and amassing debts to keep spending in the face of rising inflation.

to keep an open mind about

Whatever her motives, there are reasons to **keep an open mind about** her work.

to keep pace with

Recently Nintendo has failed to **keep pace with** the rise of smartphone gaming.

to keep track of

Governments must monitor their borders and **keep track of** arrivals.

to keep up with

Its business model has not **kept up with** the changing burden of disease.

In developing countries, they are still not being built fast enough to **keep up with** demand.;

The group will need to spend another £30m to **keep up with** the relentlessly increasing demand.

Cyberdyne is now struggling to **keep up with** demand for its products.

Trump is playing into the frustrations of Americans who are frustrated because their incomes are not **keeping up with** cost of living.

If growth cannot **keep up with** population growth, it is essentially negative growth.

Building activity has not **kept up with** demand for new housing in Germany for years.

to kick ... into the long grass

We need to see swift action and not see this **kicked into the long grass** in the second half of 2017.

to kiss and make up

That is why the estranged couple will, sooner or later, **kiss and make up**.

to lag behind ... in

However, the need for improved economics is most pressing for the UK, which has **lagged behind** Norway **in** investment and discoveries.

to lay the foundations for

Mrs. Clinton helped **lay the foundations for** ending the embargo on Cuba, striking a nuclear deal with Iran and reaching agreement with China on global warming.

to link up with

Many users relished the opportunity to air sensitive views and **link up with** like-minded people.

to live by the rules

Rather than acting as freewheeling individualists, most set out to **live by the rules**.

to live up to

If Ghana is to **live up to** its reputation as a beacon of democracy in Africa, it needs to clean itself up.

to look down on

Economists still tend to **look down on** outsiders.

to look forward to, to look forward to + V-ing

We **look forward to** a timely decision from government.

President-elect Trump noted that he is **looking forward to** a lasting and strong personal relationship with Pakistan's prime minister Nawaz Sharif.

Instead of looking backwards into a country's credit record, it has tried to **look forward to** what it might achieve with sufficient investment and infrastructure.

We **look forward to *welcoming*** new licenses into Star Pubs & Bars, and **to *working*** with them to grow their businesses.

They **look forward to *working*** with the government during the consultation process.

After the election, bankers **look forward to *dancing*** around a bonfire of rule books.

We **look forward to *working*** with the US Air Force on subsequent phases of the program allowing us to deliver the best planes for the president at the best value for the taxpayer.

to look on the bright side

Yet China is starting to **look on the bright side**.

to look to the future

The prime minister told staff it was time the UK took a lead in Europe and that she hoped voters would **look to the future** rather than the past.

to lose access to

US exporters could **lose access to** the world's second largest economy; and US consumers might be deprived of the hundreds of billions of dollars' worth of goods that they buy from China each year

to lose faith in

Development left many survivors saying they were **losing faith in** the ability of the inquiry to carry out its work.

to make a difference

This would be big news, but it will not **make a big difference**.

If they work together they can **make a difference** – with or without the US.

If these countries work together they can **make a difference** – with or without the US.

If Mrs. May is serious about reducing inequality, this is one area she can **make a difference**.

to make a profit

Although the market is growing fast, it is proving hard for companies to find a reliable way to **make a profit**.

to make ends meet

Everywhere hospitals are struggling to **make ends meet**.

to make matters worse

To **make matters worse**, few places price water properly.

To **make matters worse**, if the election result is disputed, the US supreme court may be unable to act as an arbiter.

When Mrs. May's ministers do talk about the war, they usually **make matters worse**.

to make or break

In both cases, the strategy you use to reach your goal can **make or break** your journey to success.

to make sense to + V

They are looking long and hard at whether it **makes sense to *continue*** to expand their investment in the UK.

It may **make sense to *stay*** in a customs union with the EU, at least for a while.

It does not **make sense** for the EU **to *offer*** Switzerland an agreement anything like what the Swiss People's Party wants.

From Britain's perspective, it would **make more sense to *fast-track*** a bilateral FTA (free-trade agreement) in order to circumvent national ratification processes and do thing as soon as possible.

to make up for

The government now has an opportunity to **make up for** lost time.

This does not match up to the scale of the challenge of **making up for** the mistakes and the neglect of the past.

However, the rises do not **make up for** inflation, which is running at an annual rate of 700%.

It is likely that the government will expand infrastructure investment to **make up for** the gap left by property-related investment falling.

to make use of

Startups are rushing to **make use of** these alternative data.

They are really ill-prepared and they have not **make use of** these high

revenues.

to match up to

This does not **match up to** the scale of the challenge of making up for the mistakes and the neglect of the past.

to meet in the middle

It is hard to see how the two sides can possibly **meet in the middle**.

to miss out on

Investment banks **miss out on** fintech drive.

Official figures make it clear that the vast majority have **missed out on** the gains from GDP growth.

More than 2.9 m couples across the UK are **missing out on** a free tax break worth up to £220 a year.

Women and their children risk being troubled by snakes and predatory men and **miss out on** opportunities for more productive work.

Airbnb will **miss out on** more than \$400m worth of bookings in London this year as it enforces its new 90-night limit for hosts in the city.

If losses keep rising, a generation of small business owners could end up starved of cash – just like young people **missed out on** home ownership the years after the financial crisis.

This is proof that Scotland **missed out on** reform enacted elsewhere in Britain.

to move ahead with

If necessary, the bank can **move ahead with** a sale of state-backed bonds.

to move away from

As countries become richer, they tend to **move away from** cash on grounds of security, convenience and cost.

Shoppers are **moving away from** big supermarkets and locating suitable new sites for its Tesco Express and One Stop chains has become more difficult.

Latin America wants to **move away from** commodity exports to get into value-added processing.

to move close/closer to + V-ing

China has **moved close to dismantling** a 2,000-year-old government monopoly on table sale by allowing producers to set prices and sell directly to the market.

Japan **moves closer to lifting** ban on casinos.

to move from ... to

The Bank of Japan has **moved from** a short-term fight **to** a protracted battle.

to near an end

In particular, stock markets rallied as bank shares benefited from hopes that a period of ultra-low interest rates might be **nearing an end**.

to nip ... in the bud

Because we cannot do benefits work anymore, it is harder for us to **nip** problems **in the bud**.

(be) no stranger to

BAT is **no stranger to** Poland, which is home to the company's third-largest conventional cigarette factory.

(be) on the brink of

Deutsche Bank was **on the brink of** a deal with the US authorities over a decade-old mis-selling scandal that would be less damaging to its finances.

Investors and tourists will not return to a country that looks as though it is once again **on the brink of** chaos.

Nigeria, Africa's biggest economy, is **on the brink of** its second banking crisis in less than a decade.

The so-called Ceta pact is **on the brink of** collapse because of anti-globalization objections in Wallonia.

Investors and tourists will not return to a country that looks as though it is once against **on the brink of** chaos.

on the face of

On the face of it, this move to level the playing field is understandable.

(be) on the hook for

Shareholders would be directly **on the hook for** what executives are paid.

The government will struggle to explain why voters should be **on the hook for** payments made after Brexit.

on the horizon

China may be the scariest source of risk **on the horizon**.

But there are clouds **on the horizon** too.

(be) on the hunt for

Airbus is **on the hunt for** new buyers in China and Japan.

We will see some shippers **on the hunt for** bargains while others choose to lay low.

(be) on the increase

Whereas youths are growing less likely to reoffend, among older cons recidivism is **on the increase**.

(be) on the lookout for

Businesses were **on the lookout for** tax incentives to boost investment.

(be) on the rise

Demand for mathematical skills is **on the rise**.

Gyrations in the oil market meant it was a stone-cold certainty that inflation would be **on the rise** in late 2016.

Something similar is **on the rise** elsewhere in Europe, too.

Populism and fear are **on the rise** because globalization has failed too many.

Milk consumption in Africa is among the lowest in the world but it is **on the rise**.

Serious mistakes by hospital staff that put patients at risk are **on the rise**.

(be) on the road to

Whether Uber itself wins or loses, we are all **on the road to** Uberworld.

Japan's opposition party under its new leader Renho Murata will soon be **on the road to** recovery,

(be) on an upswing

However, barter awareness is definitely **on an upswing**.

(be) on the verge of

The National Health Service is already **on the verge of** crisis.

The World Health Organization says there are only 35 doctors left in the city that all of the 25 medical facilities are **on the verge of** complete destruction.

A government committee is understood to be **on the verge of** deciding whether new runway capacity will be added at Gatwick or Heathrow.

The world's biggest sovereign wealth fund is **on the verge of** taking on more risk and cementing its grip on global stock markets.

The 25 medical facilities that still stand are **on the verge of** complete destruction.

(be) on the way

More loan defaults are probably **on the way**.

(be) on the/its way to + V~ing

Russia is well **on the way to** *preserving* the regime.

Russia appears well **on the way to** *preserving* the regime.

China's Communist Party may be **on its way to** *inventing* the real thing.

(be) on track to + V

That is why we can say we are **on track to hit** our guidance for 2016 and 2018.

Its annual revenue is **on track to double** for the second time in two years.

The amount of electricity generated from UK coal-fired power stations is **on track to fall** by two-thirds this year.

once and for all

The referendum was supposed to resolve Britain's relationship with Europe **once and for all**.

to open the door to

The federal court's ruling **opens the door to** other frustrated German parents to file claims against their own local authorities.

(be) open to question

Whether ETFs (exchange traded funds) have been behind these trends is **open to question**.

(be) out of control

Figures show health service performance is at an all-time low and the hospitals crisis is **out of control**.

(be) out of luck

Personal motor insurers would be **out of luck**.

(be) out of the woods

People are not optimistic that we are not **out of the woods** at the moment.

If a barrel costs \$60 in a year's time, Shell is **out of the woods**.

to paint a rosy picture

Cheerleaders for corporate governance, particularly in America, **paint a rosy picture**.

to pass on ... to

The costs are **passed on to** Egyptian consumers, who are already suffering high food prices.

Similarly, big asset managers do not tend to **pass on** economics of scale **to** customers.

The cost of imports is then **passed on to** consumers as higher prices.

While rates across the economy rise, banks can expand margins by charging borrowers more, while **passing on** only some of the benefit of higher rates **to** depositors.

Parents, usually mothers, who gave up work to look after their children, had argued that they should be able to **pass on** their entire personal allowance **to** their household's sole-earning partner.

All the major retailers have agreed in writing that they will **pass on** the savings **to** the consumer.

Lots of companies work on a fixed-fee basis, and they **pass on** transaction costs **to** clients.

As a small company, it was unable to **pass on** the price rises **to** its supermarket customers.

Dangerously overweight mothers are **passing on** obesity **to** their children as the result of a vicious cycle.

Retailers are saying they cannot **pass on** cost increases **to** their shoppers.

The chief executive of Sainsbury's has warned major suppliers that they should be taking the hit on any cost increases rather than trying to **pass on** price rises **to** retailers and shoppers.

A lot of suppliers are seeking to **pass on** price increase **to** retailers, but retailers are reluctant to take it.

Due to the sustained low interest rate environment, RBS will be **passing on** the cost of holding such deposits **to** a limited number of our institutional clients.

If fees are banned, these costs will be **passed on to** landlords, who will need to recoup the costs elsewhere, inevitably through higher rents.

These risk factors are **passed on to** investors in the form of higher spreads.

If a firm has premium marques, as do BMW and Mercedes, it can more easily **pass on** costs **to** eager buyers or absorb them with its fatter profits.

to pave the way for

Coffee has **paved the way for** chocolate.

We want to **pave the way for** more growth and higher wages.

Anti-globalizers fear that it would **pave the way for** a proposed EU-America agreement, the Transatlantic Trade and Investment Partnership (TTIP).

If so, his failure would **pave the way for** someone even more bent on breaking the system.

It would also **pave the way for** scrapping the 1972 European Communities Act, which gives effect to EU law, as soon as Britain leaves.

Her resignation would **pave the way for** an election within 60 days.

to pave heed to

Local businesses often **pay** more **heed to** the market than to mandates.

to pay a premium for

Conversely, consumers will **pay a premium for** famous brand names.

to pay a price for

Business will **pay a high price for** soaring political risk.

to pay attention to

Regulators are **paying attention to** this growing market.

We will **pay** close **attention to** foreign trade policy after Trump is inaugurated president.

Investors in non-performing loans have **paid** close **attention to** the political climate in Italy.

As a result, plenty of shareholders have not been **paying attention to** the vast amounts being doled out.

Theresa May has the admirable intention of restoring confidence in government by **paying careful attention to** the discontents of the 52% who voted Brexit.

to pay lip service to

Arab governments may **pay lip service to** the concerns of young people.

to pay the price

If the Taiwan government ever does anything to break the status quo, it must **pay the price**.

to pick a fight with

Republicans are deeply suspicious of Putin but are anxious to avoid **picking a fight with** Trump even before his inauguration.

to pin hopes on

US exchanges and equities traders are **pinning** their **hopes on** a post-election rebound in market volatility after a miserable third quarter.

Luxury retailers **pin hopes on** Chinese New Year tourists.

As competition from Amazon grows ever tougher, more retailers are **pinning** their **hopes on** intelligent apps and websites.

to pin the blame on

In time, more governments may choose to **pin the blame on** free movement.

to pin future on

The chief executive of BlackBerry is now **pinning** the company's **future on** the industry he knows best.

to place emphasis/pressure on

In recent years the party's leaders have **placed** considerable **emphasis on** the need to narrow regional income gaps.

In recent years the party's leaders have **placed** considerable **emphasis on** the need to narrow regional income gaps.

Brexit-induced uncertainties have **placed pressure on** the revenues, asset quality and profitability of all UK banks.

to place value on

The president-elect might **place little value on** this system of alliances and rules.

to play a part in

Certainly, corruption – both in the government and the private sector – has **played a major part in** the crisis.

In addition, a rise in bond yields may **play a part in** choking off economic growth.

The government's freeze on tax credit payments will also **play a part in** dragging down real disposable incomes for the first time in four years.

Unquestionably, politics also **played a part in** the decision.

to play a role in

Social media and digital technology will probably **play a key role in** low-pay campaigns.

With today's low interest rates, fiscal policy must **play a bigger role in** combating future downturns.

How China handles this fall will **play a large role in** shaping Asian migration patterns.

VW chairman **played a key role in** communicating the company's outlook to investors.

Angela Merkel, Germany's chancellor, has warned that internet-based attacks and Russian misinformation campaigns could **play a role in** this year's election campaign.

Despite his formal registration he now seems determined to continue to **play a decisive role in** Italy's affairs.

Surging exports to China have **played a big role in** enabling Australia's economy to continue growing even during the financial crisis in 2008.

Banks **play a** much more central **role in** our economies.

Renewable sources **play a** negligible **role in** these sectors.

These exchanges will **play a role in** developing new tradable products and services.

They can **play a role in** determining what regulations matter, and how they will be enforced.

The fear is such stories could **play a role in** next year's parliamentary elections.

The chief executive of Rolls-Royce has said winning business ethically **plays a key role in** his plans for future growth.

Any fine RBS receives is likely to be heavier, as it **played a bigger role in** mortgage securities.

to play by the rules

You can make more money by **playing by the rules** and building a business than by renegeing on a contract at the first opportunity.

To have a presence in Japan, foreign casino operators will have to **play by the rules**.

to play havoc with

Tax cuts and spending increases can **play havoc with** people's incentives, undermining the efficiency of the economy.

to play with fire

We would be really **playing with fire** if the European parliament is not part of the wider workings of the deal.

to pose a challenge/problem for

Nonetheless, Brexit has **posed a challenge for** the group.

Brexit **poses a** tremendous **challenge for** these often very vocal Danish industries.

This **poses a particular problem for** Britain, not just because our foreign policy has depended for over 70 years on the transatlantic relationship.

to pose a challenge/danger/risk/threat to

In the bond prospectus sent to investors, Saudi Arabia warns that low oil prices **pose a challenge to** its economy.

The return of borders **poses a challenge to** the soaring parcel-delivery business.

The return of borders **poses a challenge to** the soaring parcel-delivery business

Solicited Chinese customers **pose a high danger to** China and the Chinese people.

The bank is regarded as **posing a big risk to** global financial stability.

China's growing debt mountain **poses a risk to** Australia's financial stability.

If hedge funds decide to cash in winning bets, that could **pose a short-term risk to** prices.

Regulators believe that banks now **pose less of a threat to** taxpayers.

Tokyo's Tsukiji fish market faces a move, but fears over toxins at the new site **pose a threat to** its reputation for quality.

The firm's run of problems **poses a threat to** slim profits of around €2 billion a year.

In the long run, the unfolding crisis in Italy could **pose a more severe threat to** the survival of the EU.

to pose problems/questions for

However, the US election **poses problems for** the People's Bank of China.

People briefed on the matter said the commission had not seen any compelling evidence that the rules would **pose problems for** US banks.

That **poses** some interesting **questions for** investors in UK house builders' shares.

to pour cold water on

The Japanese prime minister's comments **pour cold water on** proposals for the other 11 member of TPP (Trans-Pacific Partnership) to go ahead without the US.

to present a risk to

Some experts say the slightly elevated levels of toxins do not **present a risk to** human health.

to present opportunities for

Managing other people's money always **presents opportunities for** skimming and self-dealing.

to press ahead with

H&M will **press ahead with** hold expansion plans despite suffering sliding profits for a third consecutive quarter.

The bank is also likely to **press ahead with** plans to hive off €28bn in sour loans to a securitization vehicle supported by a government guarantee.

The group will wait to see the result of the SFO (Serious Fraud Office) investigation before **pressing ahead with** its claim.

At least some international groups are willing to **press ahead with** efforts to rebuild a presence in the country.

Governments should **press ahead with** attempts to secure multilateral trade deals despite the difficulties involved.

If Trump were to **press ahead with** his tariffs, the Mexican authorities would first try to find a smart response.

Eurostar said it was still **pressing ahead with** introducing London-Amsterdam services next year.

to preserve for the future

That is worth **preserving for the future**.

to pride oneself in

Chinese **pride themselves on** the protectiveness of their families.

to pull strings at

The current Unite leader spends far too much time playing power politics and trying to **pull strings at** Westminster.

to push ahead with

They are **pushing ahead with** plans announced in May to build an aluminum casting facility in Telford.

The airline said it was **pushing ahead with** its strategy of building leading positions at important airports and key European city destinations.

General Secretary Xi Jinping sees the party as the only vehicle that can **push ahead with** reforms.

The airline has **pushed ahead with** expansion, betting that its low-cost base will enable it to withstand the decline in fares better than rivals.

The carmaker is **pushing ahead with** plans to release diesel cars in the US.

to put a premium on

The second reason is that Britain's 27 EU partners are likely to **put a premium on** unity.

to put an end to

The BoE's governor is likely to make a statement on his future this week to **put an end to** damaging speculation.

to put ... into administration

Fashion brand, which has **put** UK business **into administration**, says store in Camden, London, will stay open in the short term.

to put money into

Meanwhile, multinationals are no longer clamoring to **put money into** China's slowing economy.

to put pressure on

That gloomy outlook will **put pressure on** Theresa May's government to show it is serious about boosting manufacturing.

Oil companies are **putting pressure on** governments to impose carbon taxes, believing them to be the best way to kill off coal and boost natural gas.

The sport is growing increasingly dull and predictable while the global economic slowdown has **put pressure on** corporate travel and hospitality budgets.

Hillary Clinton has promised to **put pressure on** drugs pricing (14% of all profits in America are earned by health-care firms.)

These factors **put pressure on** the returns which are necessary to fund growth and investments.

Disposable incomes are going to be squeezed next year as wages rise at a slower rate than prices in the shops, **putting** even more **pressure on** consumers to rely on credit.

Another rate cut would probably **put** more **pressure on** the pound and further stoke price rises.

This trend will continue to **put pressure on** revenues.

to put the blame on

Scientists **put the blame on** climate change, with shifting weather patterns.

to queue up for

That is something to think about as funds managers **queue up for** Snap's IPO.

to raise concerns/doubts about

The spread of complex and often opaque trading strategies has **raised concerns about** potential implications for market stability in times of stress.

Senators from both parties have **raised concerns about** his lack of experience, close ties to the Russian president Vladimir Putin, and potential conflicts of interest.

The sale will **raise concerns about** foreign takeovers, coming just a day after the chancellor promised to stem the flow of British firms being sold to foreign investors before reaching their full potential.

US equities have shrugged off a stronger dollar, which can **raise concerns about** exporters' competitiveness.

The chief executive's letter has **raised doubts about** the pursuit of market share growth.

to raise questions about

Public spending experts, trade union and opposition parties said these disclosures **raised** substantial **questions about** the NPD program.

Brexit **raises** major **questions about** every aspect of the British-Irish relationship.

The lack of detail about where the proposed cut will fall **raises** serious **questions about** its execution and success in dealing with the persistent oil glut.

The new forecast signals the Bank of Japan is willing to tolerate slower progress and **raises questions about** the continuity of policy.

This saga **raises** two **questions about** America's system for running the intelligence agencies.

This move is **raising questions about** the speed and cost of trading data in the world's largest equity market.

McDonald's was slow to react to changing consumer tastes and reluctant to take risks, **raising questions about** its relevance.

It **raised questions about** whether this is being done as a convenient form for Rolls-Royce to carry on getting public contracts.

The extent and egregious nature of the allegations against Rolls-Royce really **raise questions about** whether this is being done as a convenient form for Rolls-Royce to carry on getting public contracts.

Adding to the challenges Mr. Woods takes over the company when climate change is **raising questions about** future demand for fossil fuels.

to range from ... to

Companies such as Amazon, Google, Microsoft and IBM offer services to small operators that **range from** advertising and app stores **to** cloud services and open-source software.

The explanations **range from** the falling value of items once stolen, such as televisions, **to** clever policing and improved security.

In recent years, EU leaders have looked to Ms Merkel and Germany to help solve the continent's problems, **ranging from** the refugee crisis **to** the Greek bailout and Brexit.

Deals this year have been concentrated in utilities but span sectors **ranging from** food and beverage **to** transport.

The nicknames **range from** "Saudi America" **to** "Texarabia".

Her fees **range from** nothing **to** \$10,000 per workshop, depending on need.

The company has expanded into businesses **ranging from** film production **to** driverless cars.

to reach an agreement with

We are astonished that we are able to **reach an agreement with** the Vietnamese.

The US presidential elections next month are being regarded as a potential deadline for **reaching an agreement with** DoJ, which has already settled with a number of US banks including Goldman Sachs.

Mrs. Clinton helped lay the foundations for ending the embargo on Cuba, striking a nuclear deal with Iran and **reaching an agreement with** China on global warming.

to remain an open question

Whether they can succeed **remains an open question**.

to return to profit

However, the bank has since **returned to profit** after heavy restructuring.

to run counter to

Setting up shop in a remote location **runs counter to** conventional thinking about the gains from industrial clusters.

This **runs counter to** the idea that governments should limit themselves to

correcting occasional and short-lived market failure.

to run into trouble

Almost immediately, microlending **ran into trouble**.

to run out of

Markets realize that Bank of Japan has **run out of** ammunition.

Bankers are **running out of** private sector solutions for Monte dei Paschi and have told the Italian lender to prepare for a state bailout this weekend.

Towns and villages across the UK are **running out of** hard money due to bank branch closures, and a shortage of cash machines.

Care for the elderly is fraying; the National Health Service is **running out of** money.

We think the US stock market will **run out of** steam, as the enthusiasm with which shareholders greeted Trump's victory starts to wane and profit margins are squeezed.

As banks **run out of** cash, people have to go hungry if they do not make it to the front of the line.

There have even been several instances of villages and towns **running out of** money during peak periods of economic activity.

to run short of

Tesco is **running short of** stock across a range of household brands.

to run the risk

Handing out goods rather than cash **runs the risk of** spending money on things people neither need nor want.

to say farewell to

It is time for the bond market to **say farewell to** the Goldilocks scenario.

(be) scared to death

The boss of Goldman Sachs has admitted that he is **scared to death** that the

Wall Street giant will become mired in a scandal caused by a rogue staff member.

(be) second only to

The company is **second only to** Nestle in the market for pet food in America,

to see the light at the end of the tunnel

Oil firms are still laying off staff and slashing pay amid low oil prices but the industry is beginning to **see the light at the end of the tunnel**.

to set a template for

This could **set a template for** other member states.

to set up shop

Nearly 500 financial services firms have **set up shop** in Gibraltar.

to shed light on

The investigation **sheds** further **light on** the malpractice of some labor supply agencies used by major international brands in the country.

to shift from ... to

The main tool for fighting recessions has to **shift from** central banks **to** governments.

This means more care will need to **shift from** treatment in acute hospitals **to** helping people manage their own conditions in the community.

China is seeking to expand lending and investment in Brazil and elsewhere on the continent, as it **shifts from** its traditional resource focus **to** manufacturing, logistics and even technology.

The Catholic church as an institution has **shifted from** being willing to guide and protect **to** being willing to rule and preserve its power.

Management gurus have been arguing for years that the balance of advantage is **shifting from** incumbents **to** challengers.

Labor-intensive footwear and textiles, furniture-making have in recently decades **shifted** relentlessly **from** rich **to** poor countries.

to shine a light on

Brexit had **shone a light on** the divisions within our society and left us facing an uncertain economic future.

to show interest in

India's government has **shown** scant **interest in** trade deals.

to shut the door to

China will not **shut the door to** the outside world but will open it even wider.

to shy away from

So far this year, companies have **shied away from** listing because of the uncertainties created by Brexit.

Yet schools and governments, wary of accusation of politicizing the classroom, may **shy away from** such programs.

The agreement **shies away from** lashing subsidies or toppling tariffs.

Big companies have **shied away from** donating to Trump's campaign.

Prices for existing debts have fallen sharply as investors have **shied away from** Nigeria.

India last year **shied away from** joining the Trans-Pacific Partnership (which now itself looks doomed).

to sign up to

Why would a ride-sharing or taxi firms want to **sign up to** a scheme that may direct customers to its rivals?

All member states would have to **sign up to** the proposals in order for them to become law.

About 5.8m people now **signed up to** car-sharing schemes worldwide could grow to 35m in the next five years.

to sow the seeds of

However, the pursuit of economic stability often **sows the seeds of** its own demise.

to spell the end of

The end result could **spell the end of** global cooperation on regulation.

to spell trouble for

Canada trade minister's stand on trade **spells trouble for** Brexit.

to spend + expression of time + V~ing

The market has **spent** the past two weeks **betting** that the time for that scenario has come.

The current Unite leader **spends** far too much time **playing** power politics and **trying** to pull strings at Westminster.

We **spent** a lot of time **explaining** things in France and abroad.

to stand any chance of

Policymakers nevertheless need to find a way of addressing this problem if the rich world is to **stand any chance of** getting out of its productivity funk.

to stand ready to + V

Mark Carney **stands ready to serve** full 8-year term at Bank of England.

to stand up for

They may risk being voted out, but they earn more respect by **standing up for** the national interest as best they can determine.

If people see allies **standing up for** their values and acting selflessly, then others will want to emulate them.

We need clear answers in her speech over the government's plans, including whether it will **stand up for** Britain's membership of the single market.

By failing to **stand up for** what it is supposed to believe in, it has shown that its values are just words.

to stand up to

Feeling themselves victims of an unfair economic system, ordinary Americans blame the elites in Washington for being too spineless and too stupid to **stand up to** foreigners and big businesses.

to stay abreast of

In a fast-evolving industry, **staying abreast of** consumer trends – be they related to food or digital innovation – is vital.

to stay ahead of

Japanese insurers are seeking to **stay ahead of** the race by setting up teams to collect research data on autonomous vehicle technology to plan new products.

We will **stay ahead of** Chinese rivals ramping up their LCD investments.

to stay focused on

We are very committed to **staying focused on** the high-end travelers.

to stay in touch with

The importance of phones goes well beyond **staying in touch with** people back home.

to stay on top, to stay on top of

Firms that pioneer new technological trends do not always manage to **stay on top**.

Nintendo will have to create new, compelling characters and **stay on top of** consumer hardware, which still accounts for a lot of its revenues.

The world is moving faster and we need to **stay on top of** that.

to steer clear of

That is why, if he really wants to make America great again, Mr. Trump should lay off the protectionism and **steer clear of** the bullying right now.

Nevertheless, the sales scandal has undermined the retail-focused bank's reputation for **steering clear of** the compliance problems that engulfed many Wall Street rivals.

For those hoping to **steer clear of** jammed aisles, the hour from 11am on 23 December is traditionally the busiest of the year for grocery shopping.

to stop short of

Even if banks **stop short of** inflicting negative rates on retail savers, they may impose them on corporate deposits.

to store up trouble

Ignoring this reality is simply **storing up** trouble.

to strike a deal with

Even if OPEC **strikes a deal with** Russia next month in Algiers to freeze oil production, success will mean a lot less than when they tried and failed four months ago.

Mrs. Clinton helped lay the foundations for ending the embargo on Cuba, **striking a nuclear deal with** Iran and reaching agreement with China on global warming.

to swing up and down

Like many tiny businesses, Mr. Iqbal's shop **swings up and down**.

to switch from ... to

Switching from coal **to** gas is always advantageous to the climate over the long term.

More specifically, the ECB should **switch from** buying sovereign bonds **to** funding the removal of troubled assets from European banks.

Both firms are going through the most profound change in their corporate histories, attempting to **switch from** being makers of machines **to** fully digital businesses.

As concerns about climate change have risen, policymakers, regulators and investors have **switched from** worrying about a potential oil shortage **to** fretting about a possible glut.

to take a wait-and-see approach

Many companies are opting to **take a wait-and-see approach** before making investment decisions.

to take advantage of

Start-ups today can **take advantage of** the same features of web technologies that are available to the larger groups.

It did not take long for tourists to flock to cheaper Japan, **taking advantage of** newly loosened visa rules.

The pound and Mexican peso may be particularly well-placed to **take advantage of** the buck should it falter.

Some oil-consuming countries have **taken advantage of** low oil prices to slash fuel subsidies.

We know that money launderers **take advantage of** these silos by using different banks for different parts of their schemes.

Blackstone has spent the past few years renovating the properties, **taking advantage of** favorable central bank policies.

Most developing economies failed to **take advantage of** these opportunities.

All US wind power groups were looking at investment to **take advantage of** the maximum tax credit.

to take action on

We are **taking action on** diesel emissions and all new diesel systems will have to comply with new emission controls.

to take control of

Rupert Murdoch was forced to abandon an attempt to **take full control of** Sky in 2011 amid a public outcry over his businesses' journalistic practices in the wake of the phone-hacking scandal.

to take credit for

The government **takes credit for** adding about 1m women to the workforce since 2012.

to take for granted that ...

In five years, we are all going to **take for granted that** whenever we find a product that we like, all we need is a picture of it.

to take fright at

Investors **took fright at** the early warning sign that companies are starting to rein in spending because of uncertainty created by Britain's decision to leave the EU.

Perhaps investors already **took fright at** signs of inflation.

to take part in

Malaysia's central bank has instructed onshore institutions not to **take part in** the NDF (non-deliverable forward) or help others to do so.

BP has not applied to **take part in** a forthcoming tender of exploration and production rights in Iran.

UniCredit's chief executive ruled out joining a rescue of MPS or any other Italian bank unless the government forced UniCredit to **take part in** a broader rescue of the banking sector.

to take pride in

The Communist Party **took** enormous **pride in** the completion of the Three Gorges dam a decade ago.

to take responsibility for

Corporate shareholders should **take** direct **responsibility for** voting on proxy motions, rather than delegating their ballots away to advisory firms.

Tech companies must **take responsibility** for algorithms.,

Companies such as Google, Facebook and Uber need to **take responsibility for** the unintended consequences of the algorithms and machine learning that drive their profits

Companies such as Twitter must understand and **take responsibility for** the new power they wield.

Andrea Giovanni Bono, the head of BT's businesses in Switzerland, Europe and Russia, will **take responsibility for** running the Italian business from 1 February.

to take the helm at

When Steve Easterbrook **took the helm at** McDonald's in 2015, the world's largest fast-food company was grappling with an identity crisis.

to take the lead in

The UN is expected to **take the lead in** providing early warnings in emergencies of this kind.

to take the rough with the smooth

More than a few are not too interested in US-style litigation and would be happy to **take the rough with the smooth**.

to team up with

The government has **teamed up with** the World Bank to lay out a strategy for change earlier this year.

The supermarket has **teamed up with** Barratt Homes to put together its plan for a site in Canada.

It seems to have managed to gain its presence in Pakistan by **teaming up with** long-established local militant groups.

There is little doubt/sign that ...

There is little doubt that foreign investors have been driving these moves.

As we face up to Brexit, **there is little doubt that** the union will be challenged once again to deliver.

There is little sign that a fundamental adjustment is needed.

There is more to + *V-ing*

There is more to *solving* Britain's chronic current account problem than driving down sterling.

There is no + *V~ing* ...

There is no *getting* away from the subject.

There is no *telling* whether the verdict will stand on appeal.

There is no doubt that ...

There is no doubt that the responsibility for the considerable uncertainty we now face lies with those who advocated a referendum.

There is no doubt that there have been very well-funded campaigns against major projects.

There is no doubt that Hong Kong has a problem.

There is no guarantee that ...

There is no guarantee that the government will not suspend the float and see the black market return.

There is no guarantee that the solid performance in the second half of the year will continue.

There is no point + *V~ing*

The German chancellor said **there is no point *fueling*** the sense of crisis.

There is no point *trying* to predict the oil price.

There is no question that ...

There is no question that India's democracy is stronger than Pakistan's.

There is no room for ..., There is room for ...

There is no room for debate about the 72 conditions for visa-free travel.

With intelligence towards China, **there is no room for** error.

There is certainly still **room for** some gains on this front.

There is no such thing as + *V~ing*

There is no such thing as *using* our financial muscle to improve ties.

through thick can think

They are the people who keep buying your stuff **through thick and thin**.

(be) to blame for

Western governments were most **to blame for** global growth becoming weak and fragile.

Other investors insist Brexit is not **to blame for** the Europe-wide funding drop.

Even some supporters of the new curriculum suspect that more time spent in class discussions, and less on basic skills, is **to blame for** falling standards.

to transfer from ... to

The speed at which sales are **transferring from** physical stores **to** a digital high street is one of the biggest trends weighing on retailers with extensive store networks.

to treble spending on

The mayor, Eduardo Paes, nearly **trebled spending on** health and education.

The Obama administration will **triple spending on** America's military presence in eastern Europe next year.

to turn a blind eye to

US secretary of state accused Russia of **turning a blind eye to** mass Syria casualties.

The crackdown has intensified, yet Theresa May has shown she is willing to **turn a blind eye to** these abuses in order to secure arms company profits.

UK's £100m weapons deal with Turkey **turns a blind eye to** rights abuse.

Authorities in many cities complain that Airbnb **turns a blind eye to** rule violators.

to turn a corner

Now, a decade later, the moneylenders are quietly wondering if 2017 is the year in which their industry **turns a corner**.

to turn away from

Companies are not **turning away from** what has been a lucrative business.

to turn to ... for

They can **turn to** Brazil and Argentina **for** these products.

to turn ... upside down

A lot of things have been **turned upside down** since the UK voted to leave the EU on June 23.

(be) up and running

In 2005, when the country needed it, it would be **up and running**.

to vary from ... to

The degree of tenderness **varies from** country to **country**.

to voice concerns about

American and British retailers **voiced concerns about** the run-up to the Christmas shopping period.

Regulators have been **voicing** their **concerns about** the rising debt bubble and the risk it poses to financial markets.

Mental health experts have **voiced** deep **concerns about** the trend and warned that it could damage patients' chances of recovery and increase their risk of dying.

to voice frustration at

Voters have **voiced frustration at** how globalization has apparently weighed on wages and job creation.

to wake up to

British Airways bosses need to **wake up to** the anger and the injustice here.

to walk away from

Indeed, the tax seems likely to have prompted some foreign buyers to **walk away from** deals agreed, but not completed, before the deadline.

If Mr. Trump thinks that America's allies are failing to pay for the security they receive, he has threatened to **walk away from** them.

The EU is ready to **walk away from** proposals to curb the use of internal bank models.

Britain risks a disorderly crash-landing if it assumes it can safely **walk away from** troublesome Brexit talks.

Mexican government now says it would rather **walk away from** NAFTA than accept a new deal that is worse than the current one.

to walk into a trap

The prime minister has **walked into a trap**.

when it comes to ..., when it comes to + V-ing

When it comes to autonomous vehicles, the combination of vague rules and imperfect technology can have deadly consequences.

We are no longer leading the field **when it comes to** globalization.

Countries with a large proportion of whites without a degree also tend to fare poorly **when it comes to** public health.

Most states see the potential benefits, especially **when it comes to** road safety.

When it comes to negotiations, no one understands the need for discretion better than business.

When it comes to US relations, few countries have as much at stake as Canada.

Calling central bank independence into question can confuse markets as well as the public about who is in charge **when it comes to** monetary policy and supervisory decisions.

Amazon is attempting to beat its streaming rivals on price **when it comes to** certain target markets.

We think they are downplaying the ideological stuff **when it comes to** external publicity.

When it comes to finance, critics of limited liability have better arguments.

When it comes to insurance, most companies bundle together lots of cover and expect customers to pay for it whether they want it or not.

The EU is also choking on its own processes **when it comes to** trade deals.

It is still too soon to dismiss the warnings over employment and recession **when it comes to** Brexit.

Yet **when it comes to** new appointments, Mr. Putin is still turning to people he knows personally.

Germany has traditionally lagged behind its European neighbours **when it comes to** childcare.

This is a great day for the sovereignty of the EU's nations **when it comes to** tax.

When it comes to engines, Ford and BMW both import parts from Europe to make engines in the UK that are then sent for assembly into cars on the continent.

When it comes to Brexit, politics takes priority over firms' desire to maintain British sales.

When it comes to American pension funds, you would be wrong.

Banks have learned that **when it comes to** fintech, if you can't beat them, join them.

When it comes to monetary policy, the old cliché almost fits: you can lead a horse to water, but you cannot make it drink.

When it comes to Brexit negotiations, something unexpected is stirring in the state of Denmark.

The government's approach is focused on ensuring that we drive taxpayer value so **when it comes to** multilateral organizations, we focus on performance agreements.

When it comes to money laundering, the criminals are winning.

When it comes to car production, you cannot run a plant in Michigan without Mexican imports.

Banks tend to grab the headlines **when it comes to** financial scandals and systemic risk.

The underlying problem, at least **when it comes to** retail clients, is that fund managers do not compete on price at all.

When it comes to storing audio, it is unclear who keeps what and when.

The Basel rules may not take enough account of the big national variations in banks' business models, especially **when it comes to** the differences between the US and European mortgage markets and small-business lending.

Private schools are no exceptional, at least **when it comes to** the Program for International Student Assessment (PISA).

When it comes to potential relocations, the UK's financial sector is a particular focus.

British retailers are pioneers **when it comes to *reducing*** waste through clever wrappings.

Investors may not always be compliant **when it comes to *buying*** government bonds.

It gets more complicated **when it comes to *responding*** to attacks of the kind that the Obama administration last month officially accused Russia of carrying out on American political institutions.

When it comes to *running* the country, as opposed to a presidential campaign, they are not well-qualified to give it.

However, there are no hard data to indicate which groups fare best **when it comes to *preventing*** scandals and ***improving*** corporate governance.

When it comes to *catering* on short-haul flights, passengers want to choose from a wider range of premium products.

When it comes to *innovating* around convenience, pizza companies such as Domino's have outclassed restaurant rivals such as McDonald's with technology that allows consumers to order via personal assistants.

with a view to + *V-ing*, with a view to

The newly appointed members of his economic team should be establishing direct contact with their German, Chinese, and Japanese counterparts, **with a view to *improving*** international policy coordination.

Both groups announced a tie-up last year with 10 cooperative banks **with a view to *offering*** microinsurance and rural insurance to a wider section of society.

with an eye to + *V-ing*, with an eye to

BRF Global, the world's largest Brazilian poultry supplier, is setting up poultry operations in Southeast Asia **with an eye to** ultimately ***bringing*** its supply chain into China.

All three carmakers have invested heavily in factories in Mexico, where production costs are lower than those in the US, **with an eye to *exporting*** smaller vehicles to the US market.

China has tried in recent years to deepen trade ties with the self-governing island **with an eye to** eventual unification.
with any eye to

to work for all parties

We are equally pleased that our planned meeting today has produced an outcome which **works for all parties**.

to work wonders for

Packaging also **works wonders for** consumers, too.

Part 2 – Phrasal Verbs

to abide by

The government could seek a transitional deal that would in the short term require the UK to **abide by** freedom of movement obligations.

For all its strengths, Turkey has not **abided by** these rules of thumb.

to account for

Half of America's exports go to countries with which it has a free-trade deal, even though their economies **account for** less than a tenth of global GDP.

A small minority of the population is likely to **account for** the majority of societal costs.

Non-gaming revenue now **accounts for** almost two-thirds of all money that comes in, much of it from hotel rooms.

According to the IMF, 46% of European banks **account for** just 5% of deposits.

Chinese yuan now **accounts for** about 2% of global cross-border payments, up from virtually zero five years ago, making it the fifth-most used currency.

The biggest spenders now are the Americans, who **account for** a third of the market, and the British, who **account for** a tenth.

Four raw materials – copper, iron, oil and soybeans – **account for** three-quarters of the region's exports to China.

These things may **account for** why young women head many of Japan's successful new businesses.

Farming **accounts for** 70% of water withdrawals and industry **accounts for** most of the rest.

The company said online sales now **account for** about 40% of all UK sales.

Advertising still **accounts for** nearly 90% of Alphabet's revenues and almost all of its profits.

Dollar-denominated assets **account for** much of those reserves.

to accuse ... of

Many netizens have **accused** the authorities **of** being negligent in their handling of the recent scandal.

to acquiesce in

Global car companies **acquiesce in** order to gain access to the world's largest car market.

to adapt to

Investors can also see that Deutsche Bank is years behind its peers in **adapting to** the new world.

This trend will require assets manager to further **adapt to** this challenging and continuously changing environment.

John Lewis profits slumped 31% to £32m in the first half of this year as it struggled to **adapt to** the shift to online shopping.

A great strength of the Australia economy is that it is so flexible and **adapts to** challenges.

They help workers get a bigger slice of the pie but they need to be flexible enough to **adapt to** global competition.

Better maths and literacy make it easier for pupils to **adapt to** changes in the labor market and to earn new skills.

In places that have found it harder to **adapt to** changing times, the rumblings tend to be louder.

to add to

Such bets may be **added to** the choppiness of markets.

The weaker-than-expected performance **added to** concerns that global demand is slowing in a climate of heightened political uncertainty and social tensions.

It is not clear how much juice this private-sector money would **add to** the economy.

However, the deal would **add to** Tesco's already massive power with food manufacturers, farmers and brands.

We should not **add to** our challenges by sustaining ultra-low interest rates; they are doing more had than good.

The danger with popular anger is that disillusion with Mr. Trump will only **add to** the discontent that put him there in the first place.

Low interest rates **add to** the legacy challenges facing many insurance companies and pension funds.

The queues have **added to** the social tension in the world's most murderous city.

to adhere to

Since then the US has **adhered to** the "One China" principle, which officially considers the independently governed island to be part of the same single Chinese nation as the mainland.

This lack of enforcement makes it difficult for multinational firms that buy Indonesian paper and palm oil to **adhere to** their own policies against deforestation.

Leaders of the other 27 members have insisted that even a traditional agreement would still require the UK to **adhere to** European court of justice rulings in the interim.

to adjust to

Pressure is mounting among business leaders for more clarity from the government on how much time they may have to **adjust to** a new trade regime.

to admit to, to admit to + V-ing

Merkel **admitted to** mistakes in dealing with refugee crisis.

Some 84% of respondents **admitted to *having*** paid a bribe,

Nobody likes to **admit to *going*** along with the consensus.

City folk **admit to *hoarding*** the 100-rupee note, the largest of the old notes to remain legal tender.

There is a deeper explanation for Mr. Trump's willingness to **admit to *dodging*** taxes and ***bilking*** small contractors.

to aim for

The prime minister **aims for** legislative independence and business continuity.

Officials are still **aiming for** agreement in the second quarter of 2017.

Directors should **aim for** the best price for shareholders, not cower in the shadows.

to allow for

Investors will adjust their behavior to **allow for** the actions of central banks.

to amount to

The collapse of the EU and end of the single market would be significantly larger in scale and **amount to** the end of the European peace order.

This **amounted to** a devaluation of Germany within the euro zone.

Commerzbank's 9,600 job cuts **amounts to** more than a fifth of its workforce and reflects challenges from record low interest rates and a shift to online banking.

All this **amounts to** a significant but not catastrophic impact.

The cost to employers of replacing workers who left could **amount to** between 15% and 20% of annual pay.

to appeal against

Ireland has said it will **appeal against** the EU's ruling.

Apple and Ireland said they both intended to **appeal against** the EU's ruling.

to appeal to

Finland's capital will soon host schemes that **appeal to** more than beer-swilling sightseers.

Building and maintaining high-tech casinos would be expensive, and in the end they still might not **appeal to** younger people.

Mr. Trump was open about his plans, telling The Economist in interviews that he planned to **appeal to** a “silent majority” of hard-working, great people in the US that have been disenfranchised.

The plan is designed to **appeal to** the government’s post-referendum plans.

The industry needs investment in big hotels to **appeal to** the luxury market and attract conventions.

In the EU single market, aggrieved parties can ultimately **appeal to** the European court of justice for redress,

to apply for

Foreign card companies could **apply for** licenses to clear domestic Chinese payments.

EU nationals in the UK may have to **apply for** residency permits.

Poor pupils are likely to **apply for** the most sought-after courses, such as law and medicine.

to apply to

Rules on safety or hygiene should **apply to** all.

Foreign-born children of Chinese nationals get a leg-up in **applying to** universities.

We have so many challenges that **apply to** the whole of the British trade union movement.

to approve of

There is no reason to conclude that all Trump voters **approve of** his behavior.

to argue for

Management gurus have been **arguing for** years that the balance of advantage is shifting from incumbents to challengers.

to argue over

In a chicken-and-egg situation, economists **argue over** what comes first: low pay or low productivity.

to ask for

Technology companies have a history of trying new things first and **asking for** permission later.

Japanese bosses still find it hard to **ask for** more.

to associate ... with

The millennials increasingly **associate** business **with** crookery rather than prosperity.

to atone for

For a striking number of young people the business of America is not business, but **atoning for** past sins.

to attribute ... to

Investors incorrectly **attribute** their bad mood **to** negative economic prospects rather than bad environmental conditions.

In November, \$35bn of the decline in reserves was **attributed to** central bank intervention.

Many environmentalists **attribute** the diminished burning this year **to** steady autumn rain rather than official resolve.

The authors **attribute** this mainly **to** the greater risk of investing overseas and to America's high corporate taxes.

He **attributes** this slow progress **to** the different mindset of Americans.

to bail out

If it became necessary, the German chancellor would **bail out** the country's biggest bank.

To some investors, the deal looked like way for one of Trump's businesses to **bail out** the other.

to balk at

Private-transport operators may **balk at** sharing data and real-time information on customers with a third party, even if they are promised confidentiality.

to ban ... from

Until very recently, Australia has been the only country to **ban** tobacco trademarks **from** cigarette packs.

Earlier this month a new law **banned** for-profit private schools **from** teaching the first nine years of compulsory education.

to bank on

It makes sense that both groups **bank on** achieving higher investment returns.

to bargain for

At the very least, the cost of hiring replacement ought to give hard-pressed employees room to **bargain for** better treatment.

to bargain with

On Wednesday, China's ambassador to the US said Beijing would never **bargain with** Washington over issues involving its national sovereignty or territorial integrity.

to battle for

India, China and Japan are **battling for** influence.

to beef up

The ECB would remain ready to **beef up** its support for the eurozone economy as needed.

In the near term, many forecasters see a potential economic boost from Trump taking over, given his pledge to **beef up** state spending and cut taxes in the world's largest economy.

to believe in

If we **believe in** capitalism, free markets and free trade, we must be prepared to adapt.

to belong to

These powers **belong to** whoever controls the phone and can be used to serve their purposes as well as yours.

Eager to please a boss, the employee sends money to an account they think **belongs to** a supplier.

You cannot conclude or even negotiate the agreement that **belongs to** a third-country situation while you are still a member.

to benefit from

Tobacco companies also **benefit from** rising incomes in emerging economies.

In particular, stock markets rallied as bank shares **benefited from** hopes that a period of ultra-low interest rates might be nearing an end.

American consumers might also **benefit from** cheaper goods.

Receiving countries would **benefit from** their labor, while their home countries would **benefit from** their remittances.

Similarly, Samsung's higher definition smartphone screens are well placed to **benefit from** a boom in virtual reality and video content.

The measures announced today are a positive step to helping more people **benefit from** increased choice and competition.

The tech companies **benefit from** lots of free workers who debug their software and provide ideas for new products.

The goal is to provide a shelter to those who can **benefit from** refugee status.

Bank employees are in line to **benefit from** the improvements.

Rolls-Royce may have **benefited from** the use of illicit payments to boost profits for years.

Blind trusts are designed to give the public confidence that a minister cannot **benefit** personally **from** decisions over which he or she has influence.

Yet Macau may still **benefit from** the emergence of the Chinese upper middle-class, despite Mr. Xi' crackdown.

Favored Chinese firms also **benefit from** friendly procurement contracts.

to bet against

International investors can nonetheless **bet against** the currency offshore, settling the bets in dollars rather than Malaysian ringgit.

to bet on, to bet ... on

In the 1980s and 1990s, he **bet on** dominant global brands such as Gillette and Coca-Cola.

Players can **bet on** such outcomes as their accuracy in shooting down monsters.

Japan investors **bet on** love and death.

Investors **bet on** the future path of rates in the Fed funds futures market.

The dollar may well surge in a crisis, but it would be unwise to **bet** your house **on** it.

to bid for

Bayer agreed to buy Monsanto, which dominates the agricultural-see business, and BAT is **bidding for** Reynolds American, which has a big share of the tobacco market.

to blame ... for

Where good jobs are plentiful, few people **blame** immigrants or trade **for** their absence.

In a presidential campaign, Mr. Trump threatened a trade war with China and **blamed** Beijing **for** the loss of industrial jobs in key US states.

Europeans prefer to **blame** others **for** the turmoil.

Feeling themselves victims of an unfair economic system, ordinary Americans **blame** the elites in Washington **for** being too spineless and too stupid to stand up to foreigners and big businesses.

Egyptian authorities have **blamed** traders and suppliers **for** hoarding and smuggling goods.

They **blamed** a stronger yen and weak sales of solar power systems **for** a 17% cut in its annual net profit forecast.

Factory workers in America and Europe often **blame** China **for** stealing their jobs.

Chinese media sometimes **blame** extramarital relationships **for** helping to inflate property prices.

The research found that the individual athletes tend to **blame** themselves **for** sporting failure.

The independent watchdog has **blamed** the Eurozone crisis and high oil prices **for** its failure to foresee a £58bn overshoot in state borrowing.

Lacking the same resources, smaller startups **blame** the giants **for** distorting the market for high-flyers.

to blame ... on

It may be unfair to **blame** growing income inequality entirely **on** the Fed's efforts to help the economy since the financial crisis.

Oxfam **blamed** rising inequality **on** aggressive wage restraint, tax dodging and the squeezing of producers by companies.

Chinese observers **blamed** the changing mood in Beijing **on** several factors, including uncertainties following Britain's vote to leave the EU and China's own domestic economic concerns.

People who extol free markets often **blame** such stagnation **on** excessive regulation.

Chinese urbanites often **blame** their cities' problems **on** outsiders, albeit on people from other parts of the country.

to block ... from

Chinese ships have **blocked** Filipino fishermen **from** playing their trade near Scarborough Shoal.

to boast of

The tough-talking president of the Philippines, Rodrigo Duterte, **boasts of** killing people, ordering executions or wanting to kill someone about as often as Donald Trump **boasts of** being rich.

to bow to

When you have no other options left, you may as well **bow to** the inevitable.

Airbnb has also **bowed to** pressure over planning concerns in residential areas, by agreeing to help enforce annual rental limits.

Theresa May **bowed to** pressure yesterday and said she would publish a plan for Brexit by the end of March.

Airbnb **bows to** pressure with ceiling on rental in London and Amsterdam.

to brace for

American automakers are **bracing for** a leaner 2017 after setting records in 2016.

Many green-energy enthusiasts are **bracing for** the worst.

Airbus and Boeing are **bracing for** a challenging 2017 after struggling to reach sales targets over the past year.

to brag about

In the Philippines, voters chose a president who not only deployed death squads but also **bragged about** pulling the trigger.

to break into

This makes it hard for inland competitors to **break into** export markets.

to brief on

People **briefed on** the matter said the commission had not seen any compelling evidence that the rules would pose problems for US banks.

to bring about

The UK Financial Conduct Authority's proposed remedies are sensible, but would not **bring about** drastic change.

to bring down

The company is also finding ways to **bring down** the cost.

to bring in

The government is unlikely to **bring in** travel visas, still less identity cards.

The value-added tax is subject to many exemptions; but it will still **bring in** badly needed revenue.

The promised law is subject to many exemptions; but it will still **bring in** badly needed revenue.

The twice-yearly golden week holiday in China, which began on Saturday, is expected to **bring in** more tourists.

to brush aside

It therefore makes no sense to **brush aside** fears about rising debt levels by pointing to higher GDP.

to buck up

Mrs. Merkel needs to **buck up** her own party, the center-right Christian Democratic Union, which is disillusioned with the welcome culture for refugees that she has promoted.

to build up

Young people in the UK are **building up** debt in their first few years of adult life.

Consumer demand is weakened because households will **build up** their savings rather than buy a new car or a washing machine.

The main advantage of this approach is that executives would **build up** a shareholding over time and receive dividends on those shares.

Investors are so far more cautious about betting against China than at the start of 2016, when some **built up** big yuan short positions in the offshore market.

Apple and Google have **built up** their own expertise in indoor location.

Courier firms find it hard to **build up** national networks with scale and pricing power.

Consumer demand is weakened because households will **build up** their savings rather than buy a new car or a washing machine.

The report reveals 18-to-24-year-olds are **building up** significant debts.

to burden ... with

This **burdens** firms **with** administrative costs and creates an unwelcome incentive for them to stay small.

to call for

In fact, lawyers and indigenous leaders have long **called for** government action to cut Australia's high rate of aboriginal youth imprisonment.

On the other hand, particular industries and companies often have specific requirements that **call for** customized products.

Republicans have often **called for** tax cuts not as a fiscal stimulus, but as a way to encourage work and investment in the long run.

Donald Trump has **called for** the cancellation of a Boeing contract to build the Air Force One aircraft that carries the US president.

The report has **called for** urgent action to close the gender equality gap.

Opposition parties **called for** the bill to be dropped completely.

If he fails to act, we would **call for** his resignation.

We have desperately **called for** government action and have been repeatedly ignored.

Today robotics and artificial intelligence **call for** another education revolution.

China's rise and Russia's decline **call for** both flexibility and toughness.

to call on

The report **calls on** the government to increase construction of social and affordable homes by registered providers.

to campaign against

Political outsiders and proud nationalists have **campaigned against** corruption and the political establishment.

The trade group is already **campaigning against** the change.

to campaign for

Pax, an organization that **campaigns for** an end to armed violence, said that arms transfers to Turkey went against the international obligations of EU member states

The end of banker bashing is frustrating for those who have been **campaigning for** a financial transactions tax.

to capitalize on

Founded in Scotland in 1856, the company has **capitalized on** its popularity with celebrities such as Alexa Chung and Kate Moss.

Analysts said that Apple had been able to **capitalize on** Samsung's recall of the Galaxy Note 7, while Google's new Pixel also saw a strong start.

The American farming group aims to sell grain to Mexico as it **capitalize on** the country's deteriorating trade relations with the US since Donald Trump's arrival as president.

Google and Facebook have **capitalized on** the rise of the smartphone, swallowing the lion's share of digital advertising revenues.

Luxury brands will **capitalize on** the growing acceptance of buying expensive items online by selling products such as watches for €50,000 and more.

to carry out

Although men do more in the home than they used to, women still **carry out** the bulk of domestic duties.

The president would have huge power to **carry out** his threats, at least in the short term.

It is hard to **carry out** these roles properly if you are also the chief executive.

In straitened circumstances, they also limit the need to **carry out** costly enforcement.

to carry through

Officials in Beijing privately admit that localities cannot afford to **carry through** a nationwide plan for reducing soil pollution that was announced in May.

to carve out

Their innovative technology and low cost should help platforms **carve out** a defensible position.

to cash in

If hedge funds decide to **cash in** winning bets, that could pose a short-term risk to prices.

to cater to

To **cater to** after-work shoppers, department stores and supermarkets stay open till 10pm.

Many shops are now **catering to** these high spenders.

Some of those who **cater to** tourists who visit the region are fortunate enough to have small plots of land on which to grow apples.

to center on

This scandal **centers on** VW's gaming of tests for dangerous nitrogen oxides, or NOx.

The investigation **centered on** whether the former president had violated the commission's code of conduct that required senior officials to "behave with integrity and discretion" once they have ceased to hold high office.

to charge ... for

RBS is to start **charging** major financial institutions **for** any cash it holds on their behalf for trading purposes.

Some firms are even trying to **charge** women more **for** the same products.

to cheat on

Volkswagen, a German carmaker, has been disgraced for designing clever software that allowed it to **cheat on** emissions tests for diesel cars.

Television manufacturers may have been **cheating on** energy-efficiency tests.

to choke off

The FBI's decision to release new details about its investigation into Mrs Clinton's use of a private email server could **choke off** the trend.

In addition, a rise in bond yields may play a part in **choking off** economic growth.

to churn out

For investors, the product has never stopped **churning out** returns.

State-supervised studios are **churning out** so many films that audiences do not want to see.

It seems quite possible that, 100 years from now, it will still be **churning out** cash at a rate to turn the rest of the Dow Jones green.

In recent years, popular songs in praise of President Xi have been **churned out** in China.

Next door is a manufacturing plant that **churns out** circuit boards, cameras and sensors for driverless cars.

to clamor for

The SEC too should be **clamoring for** answers.

Italy's business leaders are **clamoring for** a "yes" vote in December's constitutional referendum.

to clash with

That has **clashed with** the government's efforts to limit urban migration.

The Chinese have no religious reasons to **clash with** Britain's mildly Christian culture.

While Trump continued to **clash with** China, he appeared to be on a collision course with the most senior Senate Republican, Mitch McConnell, over his close relationship with Russia.

Crown Resorts' high-roller recruitment strategy **clashes with** XI Jinping's anti-corruption drive.

to claw back

In the past 50 years, middle-ranking households have taken longer to **claw back** lost income with each recession.

to cling to

Despite economic catastrophe and popular rage, the government is finding ways to **cling to** power.

to coincide with

During the past two decades a strong yen has tended to **coincide with** a fall in Japanese government bond yields.

What is interesting is that the decline in FX reserves **coincided with** an even larger decline in Chinese reserve assts.

The Social Democrats' positioning **coincides with** a survey indicating that German business remains relaxed about negative consequences of Britain leaving the union.

to come down

We still expect to see our debt levels **come down** this year.

to come from

Almost all injustice **comes from** the sense that some people are worth less than others.

The most-cited estimate of the size of North Korea's economy **comes from** South Korea's central bank.

to come up

Carmakers are **coming up** surprisingly fast on the inside lane.

to come with

Clumsy use of monetary instruments **comes with** high risk.

Living in that sort of society **comes with** costs.

to comment on

Experts often correct and **comment on** each other's responses, too.

Regulators target young urban professionals, who in China tend to be more willing than others to **comment on** sensitive topics.

to commit to + V~ing

Donald Trump has **committed to *increasing*** the Pentagon's budget and forcing allies to help pay for it.

to communicate with

What is more, the modern phone will even allow you to talk to your friends and to **communicate with** almost anyone.

Siemens' employees are now encouraged to **communicate** across organizational boundaries and directly **with** bosses.

Both gadgets herald a world in which people **communicate with** machines by speaking.

to compensate for, to compensate ... for

Savers will demand a higher interest rate to **compensate for** the expected loss of spending power.

The economy was boosted by strong domestic demand, **compensating for** sluggish demand for exports.

There are conflicting signals about the likely size and scope of extra spending that will **compensate for** the uncertainty surrounding the Brexit negotiations.

While renewables can easily **compensate for** this missing nuclear capacity on windy and sunny days, other energy sources are needed for the rest.

It also suggests that trade deals with far-flung places may not **compensate** Britain **for** restricted access to such a market.

Supporters argue that such subsidies **compensate** employers **for** taking a risk and a temporary fall in productivity.

to compete for

States now **compete** furiously **for** business.

Letting agencies **compete for** the custom of landlords, not tenants.

In the new age of premium television, networks and streaming services are **competing for** subscribers.

to compete on

Asset managers in the UK do not **compete** aggressively **on** price, to the detriment of UK consumers.

High-end gyms also **compete on** their air filtration capacity.

The underlying problem, at least when it comes to retail clients, is that fund managers do not **compete on** price at all.

Competing on products was last century's competition; now you need to be able to **compete on** business model.

to compete with

In the next three years, we will not be able to **compete with** the largest carmakers.

That is a good thing from Mr. Trump's point of view because it should help American **compete with** Mexican workers on a more equal footing.

Its future seems assured, if it can **compete with** Uber, a deep-pocketed American competitor.

It explains how countries **compete with** each other to cut tax rates in order to lure global capital.

to complain about/of

Theresa May **complained about** the “bad side-effects” of low interest rates, and quantitative easing.

Investors love to **complain about** hedge funds, which have delivered measly returns for the past several years and are notorious for their high fees.

America’s airlines constantly **complain about** unfair competition from Emirates and other rivals.

Companies have **complained consistently about** “over-regulation” during the Obama administration.

All firms **complain about** America’s crumbling roads and airports.

Companies have privately **complained about** the cost of the exclusive access.

Men who escaped occupied villages **complain of** beatings in camps, where women and girls are subjected to systematic sexual violence.

European banks **complain of** being forced into an American-designed straitjacket.

to comply with

Two regulations that take effect in 2018 will begin to pinch in 2017 as banks prepare to **comply with** them.

Marketplace sellers are independent businesses responsible for **complying with** their own VAT obligations.

It is extremely galling to find that fast-growing competitors are not **complying with** anything.

The UK insists that all arms sales are thoroughly made to **comply with** strict export criteria and international obligations.

to compromise on

Anybody can reduce costs if they **compromise on** quality or service.

to concentrate on

Deals this year have been **concentrated in** utilities but span sectors ranging from food and beverage to transport.

The simplest way to satisfy this demand is to **concentrate on** substitutes for familiar products.

to confess to + *V~ing*

Later, jockey Walter Swinburn **confessed to *battling*** with the eating disorder bulimia, in an attempt to reduce his weight.

to conform to

In the US, the rooftop solar market has **conformed to** that pattern.

For a small market such as the UK, a future trade deal is more likely to involve American corporations demanding that the British **conform to** their product standards than the other way around.

to conjure up

Politicians cannot easily **conjure up** technological progress.

to connect ... with

Firms that **connect** pets **with** hosts will face daunting competition as they try to go global.

to consist of

Part of the portfolio **consists of** buildings bought from General Electric in 2014.

to conspire with

The multinational Pfizer was fined £84m in the UK in December for **conspiring with** Flynn Pharma to raise the price paid by the NHS by 2,600% for an anti-epilepsy drug.

to consult with

The Financial Conduct Authority (FCA) will **consult with** the industry on the proposals until February 2017.

to contend with

A combined firm would still have to **contend with** regulatory confusion.

to contribute to

Low compensation doubtless **contributes to** a cautious culture in which many firms prefer to sit on vast piles of cash.

It is not clear that there is the political will for taxpayers to **contribute further to** the wellbeing of council employees.

New technologies that encourage co-operation in some spheres of life **contribute to** social capital rather than weaken it.

Since the financial crisis, no senior banking executive has been punished for conduct that **contributed to** that catastrophe.

The UK's decision to leave the EU would **contribute to** years of uncertainty for Britain and Europe.

The fund manager is probably right that Trump, Brexit and European elections will **contribute to** ongoing volatility in global markets in the short term.

The increasing popularity of mobile payments and wearable devices such as the Apple Watch had also **contributed to** the surge in contactless payments.

Goldman Sachs was one of the organizations that knowingly or unknowingly **contributed to** the enormous financial crisis we had between 2007 and 2009.

The weak pound has also **contributed to** a sharp acceleration in cost inflation.

The haziness of Britain's unwritten constitution **contributes to** the confusion around the ruling.

Tough market conditions have **contributed to** a slowdown in McDonald's US same-store sales recovery.

Britain's vote to leave the EU has **contributed to** the biggest exodus of retail investors from property funds since the height of the financial crisis.

to converse with

Sometimes voice will remain more convenient to **converse with** a machine by typing rather than talking.

to convert ... into

They have been allowed to **convert** these krona-denominated assets **into** foreign currency, but only at a big loss.

Being coldblooded, they **convert** more food **into** body mass than warm-blooded mammals do.

The government said junior bondholders would be able to **convert** their bonds **into** shares, which will then be **converted into** senior debt.

to coordinate with

As well as promoting growth at home, the president-elect must **coordinate** policy **with** Germany, China and Japan.

to cope with

The Bank of England is not best placed to **cope with** this problem.

Many farmers are struggling to **cope with** the sharp decline in the value of their exports to the UK.

There is no way it can **cope with** its architectural inheritance.

Though low prices are good news for consumers, cultivators will have to **cope with** lower profit margins on raw marijuana flowers.

With shares down 50% this year, Deutsche Bank's chief executive John Cryan has been under pressure from some analysts to **cope with** the low interest rate environment.

Analysts say China's example shows that carmakers can **cope with** government strictures as long as the rules are clear.

Both UK-listed oil majors remain under intense pressure from weak oil prices to **cope with** the slump.

Financial markets have **coped well with** the Brexit vote and other potentially disruptive political developments.

to cough up

Defaulters have been asked to **cough up** dues going as far back as 2008.

to count on

Start-ups **count on** equity investors to give them more money to burn.

Start-ups can **count on** financial support from the authorities.

It would be naïve to **count on** these compromises actually materializing but it would be perverse not to try.

This is something that workers should be **counting on**.

Shell and BP made clear that they were not **counting on** a return to previous peaks.

to cover up

State and non-state institutions have **covered up** child abuse and allowed it to take place.

to crack out

Dongguan, a southern Chinese city near Hong Kong, is better known for **cranking out** cheap trinket than for producing high-end equipment of any kind.

to criticize ... for

Western governments have **criticized** social media platforms including Facebook, You Tube and Twitter **for** being slow to stop the spread of terrorist material.

Berlin mounted a staunch defense of its policies yesterday after Donald Trump **criticized** Angela Merkel **for** her stance during the refugee crisis and threatened a 35% tariff on BMW cars imported into the US.

Donald Trump has **criticized** Apple **for** having its iPhones assembled in China.

Trump has repeatedly **criticized** Janet Yellen **for** not raising interest rates fast enough.

We have been **criticized** heavily **for** having no retail experience.

Some smaller shareholders **criticized** Sky **for** agreeing a price with Fox so quickly.

to crop up

Now a few Chinese people are **cropping up** among the wealthy.

Companies offering home-stays for dogs are now **cropping up** in many different countries, including Australia, Brazil and Britain.

to crowd out

Europe will **crowd out** Britain's other businesses.

When governments borrow too much, they **crowd out** private borrowing.

In Japan, public borrowing is not **crowding out** private investment.

to cut off

China has **cut off** channels of communications with Taiwan to show its displeasure with her own refusal to embrace the one-China idea.

to deal in

We still **deal in** multiple numbers of currencies for our customers.

to deal with

Both of the leading candidates for the US presidency should recognise the importance of **dealing with** tax reform.

The police do not have the resources available to **deal with** this because of the significant growth in the number of attacks.

Some of these issues are easier to **deal with** than others.

Since there are caps on class sizes, head teachers are restricted in how they can **deal with** their lower budgets.

Companies have a right to ask their employees to be polite when they **deal with** members of the public.

If you do not **deal with** the two cancer cells, you will harm the entire body.

China prefers to **deal with** the devil it knows.

There are two main ways to **deal with** the stress: depression and megalomania.

Staff shortages mean that it will be harder for the Central Bank to **deal with** license applications in a timely manner.

The bloc is split over how to **deal with** its large eastern neighbor.

We **deal with** one administration at a time.

There are two ways of **dealing with** a worrying problem in a car engine.

The work is similar to programs that **deal with** sexual abuse or gang membership.

They are ill-equipped to **deal with** rising demand.

to deliver on

Such underhand practices highlight why the current business secretary needs to **deliver on** the government's promise to crack down on dubious tipping practices.

to depend on

Continued success will of course **depend on** more than just endless recycling of IP (intellectual property).

It **depends on** all sorts of things, especially timing.

Lifting productivity and wages also **depends on** creating a global race to the top in rules for trade.

Whether the costs of exercise justify the benefits **depends**, of course, **on** what those benefits are.

How many rate rises are needed in 2017 **depends on** the balance of risks.

This is a hardship for those who **depend on** income from driving to make ends meet.

The future of our democracy **depends on** it.

What you get out of a pension **depends on** what you put into it.

Low interest rates hurt the elderly and others who **depend on** income-producing investments.

That could be good or bad, **depending on** your perspective.

Poor provinces increasingly **depend on** support from the central government.

How bad the impact on the economy will be **depends largely on** how businesses react.

to deprive ... of

Some bankers reckon that this exodus will **deprive** the Treasury **of** about £10bn in taxes a year.

This type of behavior harms the economy and **deprives** businesses and consumers of the benefits **of** competition.

An aggressive tax avoidance scheme used by temp recruitment agencies is **depriving** the taxpayer **of** “hundreds of millions” do pounds a year.

to derive from

Yet the longest-lasting impact of Sun Yat-sen on Chinese political life **derives from** something different.

Cyber attacks are becoming a common occurrence for internet companies that **derive** their income **from** large pools of users.

to deter ... from

Political uncertainty has **deterred** British manufacturers **from** raising spending.

to devote ... to + V~ing

Rather than Brexit, the EU **devoted** far more time **to dealing** with the consequences of the Dutch referendum, where voters rejected a landmark association agreement with Ukraine.

European Union leaders **devoted** just twenty minutes **to discussing** Brexit at a late night meeting in Brussels on Thursday, after Theresa May returned to London.

to die out

All sides say that, unless governments follow their prescriptions, the animals will **die out**.

to differ from

The tuna in the restaurant **differs from** that available elsewhere in one crucial respect: it was not caught in the wild, but farmed.

to dig up

For the past few months, newspapers have been **digging up** examples of exorbitant aid-industry salaries and alleged misspending.

to dip into

The Bank of England is keeping a close watch on consumer spending amid signs households are **dipping into** their savings and amassing debts to keep spending in the face of rising inflation.

to disagree with

We **disagree with** Trump on the environment, immigration, American's role in the world and other things besides.

We **disagree with** Zac Goldsmith about the need for a by-election in light of this decision.

to discourage ... from

Chinese people are more likely to get hitched in the first place: the law strongly **discourages** people **from** having children outside marriage.

Fees **discourage** tenants **from** pestering agencies or making unnecessary changes to their contracts.

to discriminate against

Through its parliamentary agent, the guild contests any proposed legislation that **discriminates against** its members or seeks concessions when legislation threatens their ability to make a living.

to disengage from

If Mr. Trump now **disengages from** the world, who knows what will storm through the breach?

to dispose of

The country's banks need to be more pragmatic in **disposing of** the troubled assets at steep discounts.

to diversify into, to diversify ... into

Poor performance could prompt Trump Inc. to try and **diversify into** less capital-and-debt intensive products sold directly to consumers.

The display maker is looking to **diversify into** supplying the devices linked to the internet of things and artificial intelligence.

Legions of entrepreneurs and ordinary households want to **diversify** their savings **into** other currencies.

to divert ... into

Patients should, where possible, be **diverted** from expensive forms of care **into** cheaper ones.

to dole out

Recently the government has **doled out** discretionary payments to cover repairs.

After all the deductions are **doled out**, corporate-tax revenues are roughly in line with the average in the rest of the G7.

The government **doles out** generous subsidies to local makers of electric vehicles, to parts suppliers and to those who buy the final products.

to drag down

The government's freeze on tax credit payments will also play a part in **dragging down** real disposable incomes for the first time in four years.

Weak US earnings **drag down** global dividends.

to drag on

Despite the extra money for infrastructure, the government's spending plans will **drag on** growth in the coming years.

to draw up

The council **drew up** three scenarios to assess different areas of energy use.

While Alibaba has **drawn up** a list of further miscreants, lawyers are skeptical fakes can ever be eradicated.

to drive up

When a shock hits, the scramble to short-cover will **drive up** the dollar.

Growth in the UK's manufacturing sector has eased and the weak pound is continuing to **drive up** firms' input and output prices.

to drum up

It is not too early to start **drumming up** candidates for 2021 from elsewhere in Asia.

The prime minister may have been physically in the Gulf states, trying to **drum up** trade from repressive oil kingdoms.

to dry up

Banks' proprietary trading desks have **dried up** because of rules banning banks' trading for their own profit.

to eat into

Fund-management charges will **eat into** returns as well.

to eat up

The steel business **eats up** about half of the capital that earns low returns.

to elaborate on

Mark Carney, the Bank of England governor, did not **elaborate on** the rise in household borrowing but said the monetary policy committee would continue to monitor the situation.

to embark on

India is now **embarking on** a series of procurement deals for its armed forces.

The president-elect has promised to **embark on** a public-spending boom.

Oil executives say they are trying to **embark on** a new investment cycle without squandering money.

to emerge from

The scale of any production cut that ultimately **emerges from** Opec will dominate the outlook for the oil market.

to encroach on

Secrecy and a lack of transparency have **encroached on** the inquiry into child sexual abuse.

to end up + V-ing, to end up

You complain and you **end up losing** your job.

Both options will mean the ECB eventually **ends up owning** between €2.2tn and €4.4tn worth of mostly government debt.

US consumers would **end up paying** the cost of such a tax change.

We think Brexit is going to **end up being** a great thing.

If fiscal expansion proves hard to implement or **ends up being** less dramatic than originally assumed, those foreign exchange gains may quickly evaporate.

Some migrants **end up working** as prostitutes.

Time Warner chief executive Jeff Bewkes will **end up being** remembered as the smartest CEO in the sector – knowing when to sell and not overstaying his welcome to maximize value for shareholders.

The large shareholders **end up controlling** the main bulk of the voting rights.

Asking parliament to set the terms of her departure looks suspiciously like a delaying tactic that will **end up only prolonging** the agony.

If the economy **ends up growing** faster, then we will have to raise interest rate faster.

They **end up behaving** like rabbits while we are a pack of wolves.

If losses keep rising, a generation of small business owners could **end up** starved of cash – just like young people missed out on home ownership the years after the financial crisis.

to engage in

Until now, Google has not truly **engaged in** hardware itself.

Advertising normalizes gambling and encourages young persons to **engage in** the activity.

to engage with

Whether traditional unions are ready and able to **engage with** workers in the digital world remains to be seen.

European officials have refused to **engage with** Britain until Mrs. May triggers Article 50.

The Global Times has used an editorial to warn Trump that he should think twice before destroying US-China relations by further **engaging with** Taiwan's government.

Europe must still **engage with** its Muslim-majority neighbor, the east of the west and the west of the east.

European officials have refused to **engage with** Britain until Mrs. May triggers Article 50.

to equate to

Job creation alone does not **equate to** a benefit for the economy.

Speaking of Russia as a “partner” no longer **equates to** realities.

to expand into

The company has **expanded into** businesses ranging from film production to driverless cars.

to experiment with

Successive governments have **experimented with** wage subsidies for certain sectors, such as restaurants, as well as tax credits, for house renovation.

McDonald's **experimenting with** home delivery in Florida with Uber.

Amazon is now **experimenting with** offline bookstores and grocery pick-up hubs.

to expose ... to

That has **exposed** investors **to** interest rate shocks.

Judges can pierce the corporate veil and **expose** shareholders **to** personal liability if they decide that the corporate form is being used to pursue dubious purposes.

This may **expose** VW **to** further compensation, fines and legal entanglements.

to extract ... from

The US Department of Justice has **extracted** \$12.5bn in settlements **from** Deutsche Bank and Credit Suisse for a decade-old toxic bond mis-selling scandal.

to fall into

Slower growth seems inevitable and the economy could yet **fall into** recession.

Buying experiments so far **fall into** two categories.

To avoid **falling into** the same trap as M&S, Next will need to carefully rethink who its customer is and how to best attract them.

Lenders, regulators and the government need to ensure that there are better policies in place to protect those who **fall into** financial difficulty.

to fall on

The effects could **fall** most heavily **on** companies in less competitive industries, and those in manufacturing especially.

to farm out

States have been **farming out** more of their functions to private contractors for decades, partly in hopes of greater efficiency.

to fatten up

The government managed to rear adult tuna from eggs for the first time, rather than simply **fattening up** juvenile tunas caught at sea.

to favor ... over

The global trade deal could threaten the goals of the Paris climate agreement by making it harder for governments to **favor** clean energy **over** fossil fuels.

The DoJ is looking at whether Interpublic Group fixed the bidding process for video production to **favor** its in-house team **over** external companies.

The new rules are likely to **favor** Chinese hardware firms like Lenovo and Huawei and cloud-computing providers such as Alibaba and Tencent **over** foreign companies.

Even some educated urbanites still **favor** Mr. Najib's government **over** the opposition, underestimating the damage being done by the scandal.

In contrast, Michigan has **favor**ed quantity **over** quality.

Will Mr. Trump **favor** US workers **over** the owners and managers of US companies?

This economic system **fav**ors the well-educated and the better-off **over** the less-educated and the worst-off.

The tax system **fav**ored people who bought homes to make a profit **over** people who just wanted somewhere to live.

Even some educated urbanites still **favor** Mr. Najib's government **over** the opposition, underestimating the damage being done by the scandal.

Other EU countries have long been frustrated by the British, who **favor** a transactional approach to the project **over** dreams of ever closer union.

Critics of the law argue that double-voting rights **favor** big investors **over** small investors.

to fend off

Such policy decisions may yet **fend off** recession.

to fight for

Ireland has demonstrated its determination to **fight for** any business shaken loose as a result of the UK's vote for Brexit.

Chinese are now organizing in small ways to **fight for** labor rights, gay rights and environmental concerns.

Donald Trump was very vocal about how he was going to **fight for** jobs in the steel industry.

Three animal charities went to the UK's highest court yesterday to **fight for** almost £500,000 left to them by a woman who cut here estranged daughter of her will.

to figure out

Analysts are only just starting to **figure out** where the burden might fall.

to fiddle with

It could be a dangerous time to **fiddle with** the tax code.

to filter out

The firm's new smart buds will be able to **filter out** specific sounds, such as a baby's cry.

to fit with

The current populist wave does not **fit** naturally **with** the two-party division.

to flock to

Foreign firms have **flocked to** Vietnam and make about two-thirds of Vietnamese exports.

Investors **flocked to** the safe haven of gold yesterday amid jitters in the global financial markets.

to flood ...with

The mass media **flood us with** bad news while creating unattainable aspirations.

to flow into

Much of that money has **flowed into** Brazilian energy and infrastructure.

to flush out

Fresh rules to exchange cross-border financial data are set to **flush out** tax evaders and squeeze havens.

to focus on, to focus ... on

Nintendo's previous pitches have **focused on** children and families.

He has so far **focused on** Western markets, whose users are most valuable to advertisers.

Whereas Europe has been an economic and political anchor for the UK, the US relationship has **focused on** security.

The UK government should **focus on** securing transatlantic ties based on mutual interest.

The far-left Jeremy Corbyn's ten pledges **focused** mainly **on** the twin themes of motherhood and apple pie.

As well as the single market, her speech is expected to address the issue of the customs union and will heavily **focus on** immigration.

The Prime Minister will outline her "vision for Britain outside of the EU" in a major speech later this month that will **focus on** the economy and immigration..

This way Mr. Hassabis can **focus on** research rather than the detail of running a firm.

Too often, the prime minister has **focused on** the demands of the 52% that voted to leave the EU.

Too often, innovation debates **focus on** new products, particularly ones with superior technology.

Attention on this week's meeting will **focus on** any signs policymakers offer on the chance of a rate rise in December.

We have **focused** our efforts **on** the worst of the worst.

There is always a tendency to **focus on** supply in commodity markets.

Protests and legal challenges are expected to **focus on** air quality, noise and Britain's climate change commitments.

The government's approach is focused on ensuring that we drive taxpayer value so when it comes to multilateral organizations, we **focus on** performance agreements.

This historic UN resolution will galvanise international action to improve security measures, and **focus support on** countries more vulnerable to terrorist attacks.

to fork out

It is unclear that casual games paying small amounts on their phones will **fork out** the money for a pricey Nintendo device.

They may have to **fork out** as much as \$50m to meet Disney's claim for its loss.

to free up

The World Bank says it was trying to help refinance expensive short-term debt and **free up** resources that could be used for investment.

The CBI said **freeing up** small parcels of land could help accelerate the process.

to fret about

Latin Americans do not **fret about** the same things as Europeans and Americans.

Content platforms say that in the short term they **fret most about** being required to police their platforms.

As rivals encroach and consumers **fret about** their waistlines, the incoming boss of Switzerland's food multinational must find a new formula for growth.

Many observers overseas **fretted about** runaway debt levels in China this year.

to frown on

The Catholic church continues to **frown on** contraception.

to gain ... from

Japan has more to **gain** than most countries **from** raising female labor participation.

to get into

Latin America wants to move away from commodity exports to **get into** value-added processing.

to get round

The move allows the platform to **get round** the biggest barrier to success in the marketplace model.

to get through

Even if Mr. Trump's proposals **get through** Congress unscathed, they may take time to have an impact on the economy, and thus on corporate profits.

to give away

Our main concern is that we should not **give away** advantages of competitiveness to Britain or British companies.

to give up

We need to **give up** the fantasy that you can have everything you want without stress.

to go for

Governments have tried to get drivers to **go for** greener vehicles.

to go on

Once users attached their bank cards to WeChat's wallet, they typically **go on** shopping sprees involving far more transactions per month than Americans make on plastic.

to go through

The trouble is that everyone is trying to **go through** a door that is not getting bigger.

The US, South Korea and other industrialized nations are also **going through** it.

Both firms are **going through** the most profound change in their corporate histories, attempting to switch from being makers of machines into fully digital businesses.

to go to

Most of the funding **goes to** payments and lending.

These giveaways have **gone** largely **to** big business and to the rich.

More Muslims **go to** mosques than Anglicans **go to** church.

to grapple with

Investment houses continue to **grapple with** outflows from some of their biggest clients.

Banks have been in retreat since the financial crisis as they **grapple with** tougher regulations and mis-selling penalties.

When Steve Easterbrook took the helm at McDonald's in 2015, the world's largest fast-food company was **grappling with** an identity crisis.

to grasp for

Near-zero rates encourage investors to buy esoteric assets as they **grasp for** higher returns.

to grope for

We are still **groping for** truth about the financial crisis.

to grumble about

Bankers **grumble about** regulation as well as low interest rates.

to gum up

Red tape and tax are not the only things that can **gum up** the economy's operation.

to hand out

Rather than subsidizing the price of bread, the government would help more people if it simply **handed out** cash to poor Egyptians.

The government could **hand out** more money bilaterally rather than through intermediaries.

American presidents can **hand out** favors as well as harsh words.

Rather than subsidizing the price of bread, the government would help more people if it simply **handed out** cash to poor Egyptians.

Handing out goods rather than cash runs the risk of spending money on things people neither need nor want.

to hand over

Politicians should not **hand over** big budget decisions to technocrats.

Increasing numbers of people in government, state-owned firms and universities are required to **hand over** their passports "for safe keeping".

to hang over

For now, two huge risks **hang over** markets.

to head for

It seems as if we are **heading for** a hard Brexit.

African migrants are highly likely to **head for** other African countries, for the Middle East and perhaps even for Asia.

Exxon supertanker is **heading for** a tricky passage ahead.

The scaly anteaters (pangolins) are fast **heading for** extinction in Asia and poachers are plundering Africa.

Theresa May's government is **heading for** the hardest of hard Brexit.

While Britain **heads for** the EU exit door uncertain of what it is doing, the EU's remaining 27 stand strong and united in diversity.

As a result, the union state is now **heading for** break-up.

to head off

This time Janet Yellen was sounding far more optimistic about the economy, and making clear the Fed's readiness to act to **head off** an overheating.

to head to

Today those with an appetite for treasure **head to** the Rocky Mountains.

to heat up

Walmart's acquisition of Jet.com **heats up** its battle with Amazon.

The Fed, whose next rate-setting meeting comes this month, may find it harder than before to avoid tightening in an economy that is **heating up**.

to hinge on

Britain's future **hinges on** what she asks for, and gets.

Whatever the stars say, Bhutan's fortune also **hinges on** the whims of the twin neighbors and their 2.5 billion people.

Further easing of visa rules would **hinge on** India's willingness to take in more of the people that Britain wants to expel from its shores.

to hive off

The bank is also likely to press ahead with plans to **hive off** €28bn in sour loans to a securitization vehicle supported by a government guarantee.

to hope for

British retailers are **hoping for** a boost from tourists on post-referendum shopping sprees as China's "golden week" holiday begins.

More than 300,000 passengers will doubtless be **hoping for** a breakthrough at any talks.

Many investors have been **hoping for** an extension of QE (quantitative easing) at the same pace.

Their critics should also remember that the world is dangerous and hostile, and that the intelligence services are often the best protection ordinary people can **hope for**.

Many Russians have been **hoping for** an American leader more like their own.

UK exchanges are **hoping for** the final quarter rise.

Investors had been **hoping for** more details at Wednesday's event, but in the end were disappointed.

Even reformist party members **hope for** much more modest measures.

Takata said it continued to **hope for** an out-of-court restructuring agreement with carmakers to avert bankruptcy and supply disruption.

to hunt for

Carmakers were **hunting for** senior product and component designers, procurement officers and software developers.

The women say they, and often their children too, spend hours every day **hunting for** firewood.

to impact on

We have long warned that underfunding and staff shortages within the NHS will **impact on** patient safety.

to impose ... on

Regulators may **impose** losses **on** creditors if the capital-raising is unsuccessful.

The new president has suggested **imposing** a 35% tariff **on** BMW if it sells cars made in Mexico to the US.

Donald Trump reportedly wants to **impose** a tariff of 5% or more **on** all imports.

“Super 301” powers under the 1974 Trade Act allow the president to **impose** tariffs without congressional approval **on** countries deemed to be engaged in unfair trade practices.

The German government is planning a law that would **impose** fines of up to €500,000 **on** Facebook for distributing fake news.

Francois Hollande, the French president, has been explicit about the real motive for **imposing** territorial restrictions **on** euro clearing.

The decision to **impose** pay cuts **on** long-serving employees is a bitter pill for our clients to swallow.

Donald Trump has also threatened to **impose** punitive tariffs **on** some Chinese and Mexican imports.

After the Fukushima disaster in Japan, the federal government for the first time **imposed** a time limit **on** nuclear: all stations were to close by 2022.

That would **impose** fines of up to \$7,500 **on** hosts advertising short-term accommodation in breach of existing rules.

(be) in the pipeline

Janet Yellen portended that three rate rises were **in the pipeline** for next year.

to inflict ... on

Leaders say uncertainty over 3.2m EU citizens in UK will **inflict** 'serious damage' **on** economy.

British businesses and the trade unions are warning that further uncertainty will **inflict** serious damage **on** the British economy.

to inject ... into

However, Vietnam has been slow to **inject** new capital **into** its banks and hesitant about modernizing their operations.

to insist on

Their opponents must **insist on** fighting a policy war.

The EU will probably **insist on** settling the terms of Britain's withdrawal before discussing future arrangements.

Hardliners like France **insist on** keeping the two issues apart.

Snap **insists on** keeping some creative control.

Since the British government **insists on** unilateral immigration controls, this is not going to happen.

to insulate ... from

The new rules require banks to **insulate** high-street customers **from** their investment banking arms.

to interact with

The arrival of the touchscreen was the last big shift in the way humans **interact with** computers.

to interfere in

Leading European central bankers have warned against politicians **interfering in** monetary policy.

The less America **interferes in** Ukraine at this point, the better.

The CIA recently concluded with high confidence that Moscow sought to **interfere in** the presidential election to Trump's benefit.

to interfere with

Politicians should know better than to **interfere with** the bank's decision-making.

The latest figures arrive amid signs that ramped-up efforts to curb capital outflows have begun to **interfere with** foreign businesses in China.

to intervene in

The financial crisis of 2007-08 seems to have made governments more willing to **intervene in** this way.

The prime minister wants to be able to **intervene in** an orderly and structured way on sensitive foreign investment cases.

to invest in

The fund refuses to **invest in** firms with products deemed unethical, such as tobacco or many sorts of weapons.

A number of big oil companies accept that in future they will probably **invest less in** oil and more in natural gas, as well as in renewable energy and batteries.

Apple is **investing** heavily **in** the study of machine learning and automation, and is excited about the potential of automated systems in many areas.

The country needs to **invest in** its people.

Google and Facebook have **invested** heavily **in** technology that allows them to sell digital ads in an efficient automated fashion.

The commitment to the UK from Heineken comes after Nissan, Apple and Google also pledged to **invest in** the country despite the uncertainty caused by the Brexit vote.

Third-party funding is particularly attractive to entrepreneurs looking to **invest** some of their wealth **in** speculative bets with potentially high returns.

We have to strike a balance and we believe it is right to retain a bit more profit in order to **invest in** the future of the business.

Toyota **invested** an undisclosed sum **in** Uber around the same time.

to iron out

To **iron out** differences between countries, the EC capped interchange fees at 0.2% per debit card transaction and 0.3% for credit cards.

To **iron out** living standards, the government has used numerous strategies.

to kill off

A global depression for oil services coupled with the Petrobras corruption scandal **killed off** any hopes for a profitable business.

Oil companies are putting pressure on governments to impose carbon taxes, believing them to be the best way to **kill off** coal and boost natural gas.

to lag behind

Economic growth in the region has **lagged behind** other middle-income countries.

The VW brand has **lagged behind** competitions, as well as other marques within the group, such as Audi and Porsche.

Employment rates **lag** well **behind** those in the more prosperous parts of Britain.

Highly educated migrants also **lag behind** their Swedish-born peers in finding work.

Hillary Clinton's performance is **lagging behind** Barack Obama's in the 2012 election.

Copper will continue to **lag behind** the price rebounds of other commodities.

Companies where the roles of chief executive and chairman are combined tend to **lag behind** in the long term.

to lambast ... with

In the past few weeks, Mr. Trump has **lambasted** Apple **for** not producing more of its iPhone in America.

to laugh at

I love British humor; when something goes fundamentally wrong, the British **laugh at** it.

to lay off

That is why, if he really wants to make America great again, Mr. Trump should **lay off** the protectionism and steer clear of the bullying right now.

Oil firms are still **laying off** staff and slashing pay amid low oil prices but the industry is beginning to see the light at the end of the tunnel.

to lay out

The UK's watchdog **laid out** tougher rules on commission from trading this week.

Theresa May will **lay out** her plans for Britain's exit from the EU on Tuesday, but many MPs are concerned about lack of clarity on key EU issues.

to lead to

It is highly likely that a tax increase of this size would **lead to** higher prices for consumers and businesses.

Inflation is poised to rise sharply early in 2017 and that will **lead to** a slowdown in consumer spending.

All roads **lead to** Rome, and all autumn statements seem to **lead to** roads.

The oil shock, turbulence in commodity prices and a rise in protectionism in rich countries **led to** bouts of recession.

An FTT (financial transaction tax) is designed to raise substantial amounts of money for governments even if the levy **leads to** a fall in the number of trades.

In theory, Tesco's better buying clout and more efficient operations should **lead to** lower prices for shoppers.

Such optimism has **led to** a gradual improvement in analysts' forecasts.

The problem with state backing is that it could easily **lead to** the sort of industrial policies that have **led to** overinvestment and underperformance in several Chinese industries.

Absolute power **leads to** absolute corruption.

A series of scandals about everything from shoddy housing to out-of-date vaccines has **led to** public cynicism about companies and the government's ability to enforce rules.

Unfortunately that can often **lead to** food going to waste as we buy more than we need.

The dollar shortage has **led to** a widening gap between the official and black market trading rate of Egypt's currency.

Financial markets seem to expect that political turmoil will indeed **lead to** another change of economic regime.

Lawyers and academics said the payment could **lead to** investigations by US and UK regulators.

It could also **lead to** higher inflation in the medium term.

to lean on

Some fast-growing companies are **leaning** more **on** debt markets.

The company's growth **leans** heavily **on** the region's prospects as a tourist destination.

Just to reach the \$26bn the sector lent last year in the UK and the US, platforms have already **leaned** heavily **on** institutional money.

to leapfrog into

Now these people have **leapfrogged into** the White House.

to learn from

This industry has a poor record of **learning from** mistakes.

The NHS is becoming far better at recording and **learning from** the open reporting of a wider range of incidents.

Although Turkey has **learned** a lot **from** its past, it has **learned** rather less **from** its peers.

to level with

The government needs to **level with** the British people that there are big tradeoffs in this process and it is not going to be an easy thing to achieve.

to lie in

Some officials are betting that the way to do so **lies in** a new form of digital dictatorship.

The answer **lies in** some pretty obvious fears.

to lie with

The problem does not **lie with** builders.

The trouble often **lies with** enforcement.

to liken ... to, to liken ... to + V~ing

Britain's best known fund manager has **likened** the current stock market euphoria **to** the dotcom bubble, even as the FTSE 100 closed at yet another record high.

Top fund manager **likens** Trump market rally **to** dotcom bubble.

Policymakers **likened** conditions **to** those of 2013 and early 2014, when the currency was cheap, the stock market was buoyant and inflation was rising.

Justin Trudeau's father Pierre Elliott Trudeau, Canada's prime minister from the late 1960s to the late 1970s, **likened** living next to the US **to sleeping** with an elephant.

to listen to

Fortune tellers are harmless until politicians start **listening to** them.

Young people are also less likely to read newspapers, or **listen to** the news on the radio.

to live in

We are **living in** an age of retail revolution.

to live off

Very often when we think of the people who are the greatest burden on society, we can jump to the conclusion that these are lazy layabouts who are happy to **live off** the public purse.

to live out

In the physical world, alternative realities will one day allow humans to **live out** their hopes, dreams and fears from their living room.

to live with

Retailer lenders tend to be sticky and might **live with** fluctuations in activity.

to lock in

Moreover, some argue that blue-chip companies that have **locked in** ultra-low borrowing rates will find no problem repaying their debt.

to look after

Americans who want a comfortable retirement, and who work in the private sector, have to **look after** their own interests these days.

The Financial Conduct Authority (FCA) suggests that the asset-management industry is not doing a great job at **looking after** investors' interests.

Parents, usually mothers, who gave up work to **look after** their children, had argued that they should be able to pass on their entire personal allowance to their household's sole-earning partner.

That is just one example of how no one seems to be **looking after** the client's interests.

to look at

If you **look at** the actual costs for customers who eat out, the prices are pretty much the same.

We do not think you should be sitting there **looking at** your phone at night or first thing in the morning.

We really have to **look at** ways to control emissions.

Another approach is to **look at** fundamentals.

to look for

The insurance company will analyse the Facebook accounts of first-time car owners to **look for** personality traits that are linked to safe driving.

This plan is now under way and we feel that it is the right time for the business to **look for** a new chairman.

The insurer will **look for** habits that research shows are linked to these personality traits.

to look into

The regulator's investigation **looked into** pricing practices across a broad spectrum of modeling assignments, from fashion magazine shoots offering models fees of a few hundred pounds to ad campaigns offering more than £10,000.

Detectives have been **looking into** whether Bernard Tapie was offered a deal in return for supporting Sarkozy's successful 2007 presidential campaign.

to look to

In recent years, EU leaders have **looked to** M.s Merkel and Germany to help solve the continent's problems, ranging from the refugee crisis to the Greek bailout and Brexit.

to lure ... from

Bankers want to **lure** investment **from** pension funds.

to map out

Stephen Marks has **mapped out** a return to the brand's previous glories that involves shutting unprofitable stores and improving its range.

to make for

Europe has known little but crisis for years, and crises rarely **make for** smart policy.

to make up

Non-original cartridges now **make up** about 26% of the trade in Europe, the Middle East and Africa.

Spending in Britain is set to **make up** 25% of total expenditure that Friday across Europe.

Chinese already **make up** 20% of Bhutan's visitors; from their smoky cities its green hills look tempting indeed.

Young people **make up** a shrinking share of the prison population.

to map out

Chinese policy analysts are now working overtime to **map out** the future of Sino-American relations.

to match ... with

By **matching** riders **with** drivers, Uber can offer transport services without owning a single vehicle, and keep the lion's share of the profits.

To make such surveillance work, the government has to **match** the owners of devices **with** the digital footprints they leave.

to mess with

The key is always to **mess with** people a little.

But above all, Mr. Trump gravely underestimates the complexity of **messing with** tariffs.

to move into

Global casino operators are vying to **move into** Japan's potentially lucrative market after a gambling ban was lifted in Tokyo, despite warnings over addiction and the involvement of organized crime.

Some regional banks have **moved into** consumer lending.

to negotiate with

Producers with developments still under way have been scrambling to **negotiate with** suppliers and creditors as low prices strain balance sheets.

We have been **negotiating with** the unions for over three months since the start of September.

Britain will be **negotiating with** the EU as a third country, not a partner.

You cannot **negotiate with** nature.

to nibble at

As rivals **nibble at** its business, Nestle's new boss must find a new formula for growth.

to object to

Company shareholders **objected to** the re-election of management in 26 cases this year, three times as many as the year before.

Labor is deeply divided over the issue of freedom of movement, with Jeremy Corbyn saying he does not **object** in principle **to** limits on immigration

They **object to** their discomfort being dismissed as racism.

Mexico and Canada might not **object to** that measure.

to obsess over

Marketers have long **obsessed over** each step, and consultants have written treatises on how to nudge people along.

to opt for

When we are hiring, we **opt for** the non-London options whenever we can.

Many investors have **opted for** the cheap option of trackers to avoid the high fees of active management.

It is a sign of the British political world's current priorities that Theresa May has finally made the decision to **opt for** a third runway at Heathrow.

Mr. Abe has **opted for** more fiscal stimulus.

to package up

The banks involved in the DoJ settlements do not necessarily have direct relationships with the homeowners, but have **packaged up** their loans to back the bonds.

to pander to

At worst, political leaders **pander to** rising protectionism with xenophobic rhetoric.

to participate in

We believe we did not **participate in** an anti-competitive cartel.

to partner with

By **partnering with** technology companies, banks can more efficiently and effectively identify suspicious activity.

Nestle has also **partnered with** young drugs firms.

Rightwing commentators complained that Facebook had **partnered with** fact-checking organizations they deemed as on the left.

to pay for

We would rather have the option to **pay for** quality rather than accept free food that is just one mouthful.

If Mr. Trump thinks that America's allies are failing to **pay for** the security they receive, he has threatened to walk away from them.

More people are reading the Guardian than ever but far fewer are **paying for** it

to pay off

Most obviously, openness to the global economy **pays off**.

It will take you longer to **pay off** the loan, so you will pay more interest; this means it will cost you more over the life of your mortgage.

As firms rush to **pay off** their dollar debts, they are likely to cut back on investment and jobs.

to pepper ... with

The *Sunday Times* Rich List has long been **peppered with** South Asian names.

to perk up

Italy's biggest bank may at last **perk up**.

Long-term dollar and euro bond yields have **perked up** a bit in recent weeks.

Inflation expectations in financial markets have recently **perked up**.

to phase in

Changes to the rules covering landlord's tax relief will start to be **phased in** from April 2017.

Phasing in the rules would give banks time to adapt.

to phase out

The best policy would be to **phase out** quotas entirely, while also slimming the bureaucracy and making it clear that civil service jobs are no longer a birthright.

At issue was Germany's decision to **phase out** nuclear power, which dates back to 2002.

Britain is attempting to **phase out** the heavily polluting energy source by 2025.

to pick up

Spending by UK visitors **picked up** in July, while British holidaymakers cut their spending overseas.

Drivers are not supposed to **pick up** unaccompanied minors although some are known to bend the rules.

to plan for

In **planning for** the future, democratic politicians dare not look far beyond the next election, lest they lose power before the future arrives.

The government will present the speech as it **plans for** existing the EU as demanded by Labor during a parliamentary vote.

to play down

However, top bankers and policymakers all **played down** the prospects of a repeat of that collapse.

to play on

There are other ways, known as “social engineering”, that hackers **play on** human weakness to gain access to networks.

Hackers understand human psychology and **play on** greed, fear and curiosity.

to play out

While at present the news is good for the markets, it is much more difficult to say how this will **play out** in the long term.

Financial-market trends have **played out** against the backdrop of these two policy eras.

to plough ... into

Investors have **ploughed** the most cash **into** Russian equity funds over the past week since 2011.

to point out

The letter **points out** that under the new system the employees would be liable for lower national insurance payments, helping to boost their take-home pay.

In Berlin, officials **point out** that Brexit does not even feature high on Mrs. Merkel's agenda.

The letter **points out** that under the new system the employees would be liable for lower national insurance payments, helping to boost their take-home pay.

to point to

This is not to criticize, but to **point out** something inevitable.

to pop up

Hedge funds and investment banks **popped up** as lenders to marketplace operators.

to pore over

As long as every proposal has to be **pored over** by the prime minister, radical decisions of the sort needed to solve these problems will not be taken.

to pray for

Pension funds cannot just **pray for** interest rates to go up.

This is one more reason to **pray for** a Clinton victory next week.

to prefer to

Japan has long **preferred** exporting capital **to** importing labor.

to prepare for

State-run tabloid, *The Global Times*, urges China to **prepare for** attack on Taiwan.

To **prepare for** a time when expertise comes back into fashion, economists should renew their commitment to generating knowledge that matters.

If her victory chances rise to 40% or so, **prepare for** a turbulent spring.

Theresa May, the prime minister, had done little to **prepare voters for** this debate.

The world that Britain must **prepare for** will be one in which protectionist sentiment is rising and global deals on trade are a distant prospect.

Insurers say they are **preparing for** the changes.

In that sense, we ought to **prepare for** turbulence that may soon make the events of 2016 look like so much melodrama.

As the government **prepares for** divorce negotiations, firms must identify the pitfalls and opportunities by the coming new regulatory order.

It is right that other leaders **prepare for** those negotiations as we have been preparing.

Britain's food delivery is facing the worst labor shortage for at least 12 years as farmers and manufacturers struggle to find enough workers to **prepare for the** Christmas rush.

America should also do more to **prepare for** negative shocks before they occur.

Businesses are **preparing for** a slowdown in profit growth and domestic sales in the next 12 months.

Aldi has **prepared for** peak shopping on Friday by organizing 1,000 extra trucks on the road to meet increased demand.

Supermarkets **prepare for** 10 million people to spend £894m in a day.

Americans are **preparing for** the US post-election natural-gas war.

Bankers are running out of private sector solutions for Monte dei Paschi and have told the Italian lender to **prepare for** a state bailout this weekend.

London rivals are struggling to **prepare for** Brexit fallout.

to press for

Britain would be expected to **press for** a survey to find the current market value on the assets.

Rather than freer trade with Britain, what Indian officials **pressed for** was greater freedom of movement.

Germany and France, backed by a Brexit-distracted UK, have **pressed for** sanctions on Russia in protest over its bombing campaign in Syria.

Activist investors are now **pressing for** them to merge to avoid the same fate as

the South Korean line.

to prevent ... from

Support from policymakers should **prevent** household borrowing **from** slowing too much.

Even at public institutions, the state will find it tricky to **prevent** high schools **from** teaching what they want.

In the past two years, both the US and Europe have come up with rules to **prevent** telecoms companies and other network operators **from** giving preference to some types of data flowing over their networks.

To **prevent** foreigners **from** undercutting domestic wages, employers must pay levies for each foreign worker they hire.

That will **prevent** ministers **from** using that public money for other projects at far lower interest rates than those charged by the private sector.

It is not too late to **prevent** drug cartels **from** getting out of control.

Red tape no doubt **prevents** some firms **from** making growth-boosting investments.

to prey on

Big banks are **preying on** people that they need financial help the most.

to prioritize ... over

It seems likely that more governments will in future **prioritize** public health **over** intellectual property (IP).

Hence the industry must learn to **prioritize** higher returns **over** extra barrels of output.

Developed countries sometimes **prioritize** climate change mitigation or international trade agendas **over** development funds.

Prime Minister Theresa May will **prioritize** control **over** immigration rather than seeking access to the European single market.

Theresa May said at the Conservative party conference that she wanted to **prioritize** reducing immigration **over** being part of the single market.

to proceed with

Naturally, before **proceeding with** the acquisition, Verizon will want to know if further surprises are in store.

This has led COMAC (Commercial Aircraft Corporation of China) to **proceed** more cautiously **with** the C919 passenger jet to try to make sure everything is right by the time it enters service.

The government hailed its plan to **proceed with** airport expansion as a sign of strength and decisiveness after years of delay and prevarication.

to profit from

For most of the Republican primaries, Mr. Trump **profited from** a crowded field.

Members of Republican establishment are particularly well placed to **profit from** political turmoil with the Republican Party soon to be in control of the White House and both houses of Congress.

Such people are also well positioned to **profit from** the fact that Mr. Trump has fewer seasoned Washington hands in his entourage than any recent president-elect.

Businesses should take active measures to ensure they are not **profiting from** exploited labor.

The ways in which companies are **profiting from** the trend are also multiplying.

The Trump Organization could now **profit from** the presidency in two ways.

to prop up

The central bankers say that ultra-loose monetary policy remains essential to **prop up** still-weak economies.

Airbus executives are keen to **prop up** production in the hope that demand will rebound, but it will cost them.

Nervous officials often prefer to **prop up** such businesses rather than risk an explosion of unrest among laid-off urban-born workers.

The proper industrial strategy is not about **propping up** failing industries or picking winners.

Under the Troubled Asset Relief Program (TARP), the American government bought more than \$400bn of toxic assets to **prop up** teetering financial institutions.

The collapse prompted the government in Taiwan last week to announce plans to **prop up** its ailing shipping companies with a nearly \$2bn relief package.

In West Germany, the KGB **propped up** not only Communist parties and militants such as the Red Brigades, but also extreme right-wing groups.

Infrastructure spending is not the best way to **prop up** weak demand.

China's infrastructure push has **propped up** raw material prices.

to protect against

Banks can **protect** customers **against** fraud if they follow their whereabouts.

to protect ... from

Now it is time to **protect** children **from** sexual violence, too.

Agents promote but also **protect** models **from** unfair contract and exclusivity terms which could harm their careers.

The ruling party has devised many ways to **protect** its leaders **from** internal revolts.

Experts warn that humans are the weak point when **protecting** companies **from** attacks.

This may **protect** banks **from** regulatory sanctions that carry massive fines.

The Irish government has revealed measures designed to **protect** the economy **from** a Brexit shock.

to provide ... with

NetJets is skilled at **providing** its rich clients **with** an entree into the cultural world of the super-rich.

to pry into

Privacy advocates complain that the spooks have unprecedented scope to **pry into** people's lives.

to pump ... into

The deal is the latest in a series of significant Portuguese acquisitions by Chinese groups who have **pumped** billions **into** the country since the financial crisis.

to pump up

Economists worry that monetary policy is doing more to **pump up** asset prices than goods prices.

to push for

German firms will not **push for** a free trade deal between the EU and Britain after Brexit.

It is up to us to define and **push for** new norms for online forums.

That is why the IMF has **pushed for** Japan to adopt an incomes policy that spurs firms to raise wages.

That is why the IMF has **pushed for** Japan to adopt an incomes policy that spurs firms to raise wages.

to push through

Mr. Trump will **push through** a fiscal stimulus, in the form of tax cuts and infrastructure spending.

But **pushing through** change is not easy, particularly in digital and mobile.

They risk **pushing through** the most misguided set of tax changes in US history.

to push up

The Fed still seems anxious to **push up** rates as soon as it can.

OPEC's announcement of modest cut could be an attempt to **push up** prices without reducing supply.

We have warned all along that the tax changes will **push up** rents.

The resultant wave of capital flows into the US would **push up** the value of the dollar even further.

The rising cost of talent has also **pushed up** the level of funding startups need to raise.

to put up

Not every member of the new administration seems enthusiastic about **putting up** barriers to trade.

Putting up barriers to labor mobility is not just a political choice.

to queue up to V

With a couple of weeks still to go before Donald Trump is even inaugurated, contrite firms are **queuing up to invest** in America.

to rack up

As he has **racked up** huge losses, everyone else is stuck with the bill.

That also means pets are **racking up** bigger vet bills for their owners.

By the end of last year, governments and businesses outside America had **racked up** \$9.7trn of debts denominated in dollars.

In two months' "Pokemon Go" **racked up** a staggering 500m downloads.

to ramp up

Tesla, an electric-car manufacturer, must **ramp up** production quickly and also meet the threat from new electric models designed by traditional car firms.

As growers **ramp up** production, the huge amount of marijuana hitting the market in Colorado is causing a "steady decline" in wholesale prices regardless of demand.

This costs taxpayers about \$259 billion a year, and incentivizes employers to **ramp up** health coverage rather than raise wages.

While Beijing has been **ramping up** its propaganda efforts overseas in recent years, analysts saw the move as a more subtle change of communication strategy.

Many groups will be cautious about **ramping up** production.

If oil prices continue to rise, American shale producers will **ramp up** output, in effect capping the oil price.

to ratchet up

EU authorities have **ratcheted up** pressure on Volkswagen over dieselgate.

The government has **ratcheted up** capital controls to limit investments in financial markets abroad.

to react to

They have been slow to **react to** faster-than-expected technological progress.

How miners and big producers **react to** this backdrop will determine the next cycle.

Some staff from EU bodies have **reacted** with fury **to** the appointment, denouncing their former boss's behavior as "morally reprehensible".

Other emerging markets also **reacted** badly **to** America's election result.

McDonald's was slow to **react to** changing consumer tastes and reluctant to take risks, raising questions about its relevance.

to recover from

The Bank of England predicts that Britain will **recover from** EU referendum result.

The industry easily **recovered from** the financial crisis.

Depression was found to be linked with a lack of time to **recover from** stress and injury.

to refer ... to

The bank said in a statement that it had proactively **referred** this matter **to** the appropriate authorities.

Christine Lagarde took the unusual step of **referring** the case **to** private arbitration and made an out-of-court settlement.

to refrain from

The national security adviser in George Bush's White House **refrained from** comment on Mr. Trump.

This board must be given a mandate that requires it to distribute all profits as dividends and to **refrain from** new foreign investment.

to rein in

Attempts to **rein in** sclerotic state-owned enterprises have met stiff resistance from entrenched interests.

The Obama administration now wants to **rein in** this program.

The Bank of England's latest monthly snapshot of businesses around the UK suggests companies are planning to **rein in** spending in the coming 12 months.

to relate to

The claims made by Nick **relate to** the period between 1975 and 1984, when he was aged between seven and 16.

The figures **relate to** payments handled by Barclaycard, which processes £1 of every £3 spent using payment cards in the UK.

These agreements **relate to** bribery and corruption involving intermediaries in a number of overseas markets.

Both settlements **relate to** the complex packaging of home loans, which was a lucrative business for the banking industry until the 2008 crisis.

These agreements **relate to** bribery and corruption involving intermediaries in a number of overseas markets.,

to relax with

If cultures are obsessed with the joys of **relaxing with** old friends, perhaps it is because they find it stressful to make new ones.

to rely on

This shift has big consequences for a party that **relies** partly **on** patronage for support.

Many small businesses **rely on** travel to transport goods, receive supplies and for their staff to get to work.

This is a headache for multinationals, which typically **rely on** cross-border flows of business data.

Trade wars and rising tariffs could severely disrupt supply chains: the American car industry **relies** heavily **on** component suppliers in Mexico.

Thousands of organizations **rely on** money from the National Lottery and the millions of people who play it are right to expect that the rules of the game are fair.

It also shows that financing such a gap with long-term foreign direct investment is better than **relying on** “hot money”.

The agriculture sector **relies** heavily **on** export markets to sustain prices and revenues.

Because Snap’s ads tend more often to be individually designed, it **relies on** a large, human salesforce.

About six years ago, Xiaomi bet on an “asset-light” strategy, meaning it **relied** almost entirely **on** selling its phones online.

Investors have a right to **rely on** statements made by companies to ensure that they correctly allocate capital.

Disposable incomes are going to be squeezed next year as wages rise at a slower rate than prices in the shops, putting even more pressure on consumers to **rely on** credit.

Success will **rely on** eliminating overlaps on the one hand and strategic dovetailing on the other.

No long can most Americans **rely on** their employers to pay a pension linked to their final salary.

At present, businesses that **rely on** EU markets are making contingency plans.

Thailand’s farmers used to **rely on** ballots, not lottery tickets, to get what they need.

Trade wars and rising tariffs could severely disrupt supply chains: the American car industry **relies** heavily **on** component suppliers in Mexico.

The new transport to transport as a service **relies on** two interconnected trends: the spread of smartphones and the rise of sharing economy.

Exchanges now **rely** less **on** straightforward commission income and more on designing products that encompass a variety of financial instruments.

The firm has not **relied on** political favours to grow, unlike many rivals.

to rent out

These enable owners to **rent out** their cars for short periods.

Airbnb, which lets people **rent out** their homes, has long held that it is not responsible for the actions of hosts and guests.

Many cities are creating new rules, or enforcing old ones, on who can **rent out** their homes and for how long.

It might also allow a couple of cash-strapped US bloggers to **rent out** their spare room.

to replace ... with

This will require BAE to **replace** many of its British expatriate workers **with** locals.

Daiso eliminates 600 items that sell badly every month, and **replaces** them **with** new ones.

In response to consumer demand for less packaging, Dutch fruit and veg suppliers have joined forces to run a trial to **replace** sticky labels on organic avocados and sweet potatoes **with** a laser mark.

Mr. Xi wants to **replace** some of the 350-odd members of the central committee **with** his own people.

to resort to

Central banks have **resorted to** bond purchases to depress long-term borrowing rates and push investors into riskier assets.

Criminals have **resorted to** increasingly sophisticated tactics to trick people out of their personal details and steal their money.

When investors or companies **resort to** the offshore market to sell renminbi for dollars, it does not immediately trigger foreign-currency outflows from the mainland.

There is by now little doubt Vladimir Putin will **resort to** a wide spectrum of actions.

to respond to

The company did not **respond** immediately **to** a request for comment.

The American people are **responding to** Donald Trump's message of a stronger, more prosperous America.

Prices are **responding to** a temporary squeeze on supply.

The Irish government has been forced to **respond to** desperate calls for help by announcing a €150m loan fund for farmers being crashed by the weakening of sterling.

It is up to the industry to **respond to** customers' demands well before regulators require it.

We will **respond to** these adverse market conditions with strong traffic growth and lower unit costs.

The Philippines policy did not immediately **respond to** a request for comment.

The Chinese authorities did not **respond to** requests for comment.

Financial markets at first **responded** strongly **to** these signals.

Crown Resorts did not **respond to** questions about the extent of its marketing activities in China.

School teachers find it hard to **respond to** such problems because of more bureaucracy and less money.

Some of the workers criticized McDonald's for failing to **respond to** complaints of mistreatment by Human Connection while they were working in McDonald's outlets.

Human Connection did not **respond to** a request for comment on the workers' allegations.

to rest in

For now, the future **rests in** the hands of humans.

to rest on

Airbnb's future in New York **rests on** politics.

Britain's foreign policy in modern times has **rested on** two foundations: EU membership and being an American ally.

to rest with

The final decision now **rests with** India's Supreme Court.

That is why so much hope has **rested with** Matteo Renzi, the young prime minister.

to result from

It is also unknown if the therapy will be durable enough to justify the side effects that can **result from** the treatment, as well as the high cost of such a personalized approach.

Much of the financial damage done by cognitive decline **resulted from** late detection of problems.

The job losses in manufacturing that infuriate Americans have **resulted** far more **from** decades of technological advance than from globalization.

The UK will not be immune from any slowdown in the global economy that might **result from** a Trump victory.

to result in

All this will **result in** vast and preventable waste.

The vote for Brexit and the election of Donald Trump will **result in** greater scrutiny of boardroom behavior and executive pay.

Fragmenting the market would **result in** higher costs for end users.

Uncertainty over the terms of Brexit would be likely to **result in** slower delivery of new homes, despite policies designed to encourage development.

to retaliate against

Some analysts are warning that Russia could **retaliate against** UK media offices there.

to return to

Investors and tourists will not **return to** a country that looks as though it is once again on the brink of chaos.

The global economy will never get back to health until short- and long-term interest rates **return to** more normal levels.

to rev up

America has been **revving up** its efforts against a range of terrorist groups.

to revert to

German firms certainly should not **revert to** a system in which age equates to rank.

to ride out

The company has said that it is discussing an investment to help it **ride out** tough market conditions.

to rip off

Retail banks in other countries have been only too happy to **rip off** their customers.

Yet anti-competitive tendering would **rip off** taxpayers.

to rip up

Trump called Mexicans “rapists” and threatened to deport 11m illegal immigrants and to **rip up** the North American Free-Trade Agreement (NAFTA).

Trudeau has championed trade deals such as CETA, while Trump has threatened to **rip up** the NAFTA and the TPP.

to ripple through

Investors already knew that China's problems can **ripple through** Asian and global markets.

to roll out

Nairobi will **roll out** a host of derivatives next year.

to root out

After July's abortive but violent coup by a faction within the army, Turkey is entitled to **root out** the plotters.

to round on

Critics are now **rounding on** the company for not taking action sooner to protect its customers.

to rule out

The company does not **rule out** having luxury watches for sales in time for Christmas.

UniCredit's chief executive **ruled out** joining a rescue of MPS or any other Italian bank unless the government forced UniCredit to take part in a broader rescue of the banking sector.

Theresa May has not yet **ruled out** staying in the EU customs union in the long term.

It is hard to definitely **rule out** these possibilities as not all activity in the foreign exchange market is observable.

Though the unions have not **ruled out** strike action, they plan first to restore the union agreements through the UK's Central Arbitration Committee.

Pope Francis has **ruled out** a woman ever serving as a priest in the Roman Catholic church.

Most governments do not **rule out** a compromise.

to run down

Bookshops have been **running down** stocks of textbooks to get their inventories under control.

to run into

Abenomics has **run into** a bottleneck of corporate timidity.

to rush into

Now mobile-network operators and their financial partners are **rushing into** lending.

to scale back

John Lewis said it was **scaling back** the expansion of its Waitrose supermarket chain.

to scale down

Developers are **scaling down** their most opulent projects.

to scare away

The corporate chiefs warn the decision threatens to **scare away** investment by legitimizing abrupt reversals of policy.

to search for

America will be better off if they avoid such a misdiagnosis, and **search** hastily **for** a cure.

Walmart is **searching for** better ways to wrap meats.

A strong dollar has prompted Chinese to **search for** ways around recently-strengthened capital controls to send their money offshore.

The higher prices that consumers in developed markets will pay have allowed coffee roaster to **search for** beans in ever more exotic destinations.

to seek out

American steel makers might **seek out** government protection.

to sell off

GE Capital has already **sold off** about \$200bn of assets not related to that function.

to send out

The CMA has **sent out** a clear message to the sector that we are determined to crack down on such behavior and to protect customers.

This is the highest fine the CMA (Competition and Markets Authority) has imposed and it **sends out** a clear message to the sector that they are determined to crack down on such behavior and to protect customers.”

to separate ... from

Donald Trump has also proposed **separating** investment banking **from** commercial and retail banking, which would be a nightmare for universal banks such as JPMorgan Chase, which have spent miserable years adapting to today's rules.

It is impossible to **separate** the cuts to legal aid **from** the cuts to the benefits system.

to set aside

Deutsche Bank has already **set aside** €5.5 billion for litigation expenses.

Scottish ministers have to **set aside** the equivalent sum from their £3bn borrowing allocation from the Treasury for public infrastructure projects.

Advertisers appear to **set aside** Brexit fears to cash in on the festive shopping period.

Deutsche Bank has **set aside** €5.5bn for litigation but not all of this is for the current situation.

Time spent waiting is not wasted; it is time that you have chosen to **set aside** for reading, making phone calls and emailing.

Deutsche Bank had already **set aside** billions of euros in anticipation of the fine.

to set out

We will **set out** reforms to tackle low productivity and provide targeted help to ordinary working families who are struggling to get by.

The Irish health minister, Simon Harris, will **set out** a detailed proposal for the medicine regulator next year.

to set up

We have **set up** high beds with one sleeping on top and one underneath.

BRF Global, the world's largest Brazilian poultry supplier, is **setting up** poultry operations in Southeast Asia with an eye to ultimately bringing its supply chain into China.

The European council will **set up** a working group of technical experts to follow the negotiations.

to settle down

Youngsters are **settling down** later than their parents did.

to settle with

The US Department of Justice has also started legal proceedings against Barclays, which, in an unprecedented move, has refused to **settle with** the authorities.

to shake up

Overseas- owners also **shake up** supply chains.

Executives and analysts say Mr. Easterbrook has made meaningful moves to **shake up** the company's culture and push staff to take more risks.

GE is also using Predix as a way to **shake up** its internal organization.

to shell out

Austrian resorts want to catch up, and have **shelled out** about €1bn on snowmaking over the past decade.

to shield ... from, to shield from

The trade agreement among 12 countries **shields** governments **from** lawsuits over tobacco rules.

None of these problems will be solved by **shielding** them **from** US rivals.

Workers should be **shielded from** bearing the brunt of rising prices.

The government could pick favored sectors to **shield from** the impact of leaving the EU.

to shop for

The growth of e-commerce has made it easier for people to **shop for** seasonal gifts whenever they want.

to shore up

The Bank of England cut interest rates to a record low of 0.25% in August to **shore up** confidence and limit job losses in the wake of the EU referendum in June.

Lisbon has welcome Chinese cash as a means of **shoring up** businesses facing insolvency, capital and debt problems after the EU and the IMF bailed country out in 2014.

Senior bankers fear that a failure to **shore up** the bank could damage already jittery investor confidence about Italy's banking sector.

Whatever the outcome, the banks need substantial amounts of extra capital to **shore up** confidence in their balance sheets.

The ECB has vowed to continue with its program of electronic money printing to **shore up** the eurozone recovery.

to show off

The two industrial giants are not too much **showing off** as signaling transformation.

to shrug off

Yet investors are **shrugging off** such concerns, perhaps reckoning campaign promises will be quietly forgotten.

The biggest lenders can largely **shrug off** negative interest rates.

Outside Washington, Americans seem to have **shrugged off** the news.

As long as prices continue to recover, Saudi Arabia can probably **shrug off** the fact that its previous strategy damaged OPEC at least as badly as non-members.

US equities have **shrugged off** a stronger dollar, which can raise concerns about exporters' competitiveness.

to single out

Nor can you **single out** Trump for ignoring, denying and deriding the key issues of our time, such as climate change.

Britain's Department for International Development is right to **single out** the UN for criticism.

to sit on

Like a number of European countries, the UK is **sitting on** tens of millions of dollars in public funds misappropriated by corrupt former Nigerian officials.

Investors are still **sitting on** large piles of cash, holding nearly 5% of their portfolios in spare liquidity in December.

to size up

Here is how investors are **sizing up** the risks and opportunities the month holds.

to slice off

That would **slice off** a big chunk of manufacturers' profits.

to snap up

Full-time homebuyers hoping to **snap up** a bargain after the Brexit vote could be in for a shock.

If the federal government ever legalizes the drug, tobacco firms would probably swoop in and **snap up** small, fast-growing firms.

to soak up

At least five businesses either lose money or **soak up** capital without producing good returns.

to sort out

It was one thing for a new British government to require a bit of time to **sort out** how to proceed on Brexit following the referendum vote.

to speed up

It will need more and better partners, and require the snail-paced government to **speed up** its response.

Bosses reckon lawmakers would feel able to cut layers of bureaucracy and **speed up** judicial reforms, notably to improve legal administrative procedures.

Last month the chancellor said a £3bn package would be available to **speed up** homebuilding by using surplus public land and sites.

to specialize in

Ford has also acquired two other firms that **specialize in** machine-learning and other artificial-intelligence technology.

Bulgaria's state-owned electronics companies **specialized in** computer hardware and basic programming for the Soviet bloc countries.

to speed up

Whatever has happened in the last five years will be **speeded up** and be happening faster again in the next five years.

Germany wants to **speed up** the integration of asylum-seekers by adding information about schooling and qualifications to Asyl Online.

to spell out

Theresa May **spelled out** the economic risks as she argued that the UK should not leave the EU.

The warning is a sign of growing frustration among business leaders at the government's refusal to **spell out** its intentions on the UK's involvement with the single market and customs union.

Disappointment that president-elect Donald Trump failed to **spell out** details of his plans to boost the US economy with infrastructure spending and new tax measure has sent the dollar lower.

Many of the other changes **spell out** matters implied in the original accord.

Although not **spelled out** clearly, the guidelines could, on the face of it, allow the state to integrate its many databases.

to spend + time of expression + V~ing

The women say they, and often their children too, **spend** hours every day *hunting* for firewood.

to spend ... on

Mr. Trump is right that many European countries **spend** too little **on** defense.

Governments happen to **spend** a lot **on** sectors that have been growing more concentrated, such as health care.

Amazon is **spending** heavily **on** new warehouses so it can stock goods closer to customers and fulfill orders quickly and cheaply.

Mr. Trump will surely insist that America's allies **spend** more **on** defense and more towards the cost of maintaining its forces in their countries.

This year Americans **spent** more than \$400m **on** Halloween costumes for pets.

They have **spent** money **on** mobile payments and on online ordering, but there is scope for more innovation.

The Gulf state is **spending** an estimated \$200bn **on** new transport infrastructures, housing and sports facilities.

The two SEC chairmen **spent** much of their time **on** enforcing and writing tighter rules in the wake of the financial crisis of 2008.

The company has said it still has capacity to **spend** a further \$1.3bn **on** acquisitions.

In terms of investment, Mr. Starace said Enel would **spend** €4.7bn over the next three years **on** digitalization.

Mexico has **spent** millions of dollars **on** eradicating cannabis.

The average British family **spends** £800 **on** its Christmas shopping (including food, drink and gifts) – almost double the European average.

Both candidates for president agree that America must **spend** more **on** its infrastructure which, though good, is deteriorating.

to spin off

John Cryan also wants to **spin off** Deutsche Bank's high-street bank Postbank and sell a stake in a China bank.

Under a previous acquisition attempt in 2011, Rupert Murdoch struck a deal to **spin off** the loss-making Sky News in a bid to appease concerns raised by Ofcom, the media industry watchdog.

The arrests are a blow to Crown Resorts, which is planning to **spin off** its international assets as part of a corporate restructuring.

to splurge on

Trump's plan to **splurge on** American infrastructure may boost demand for copper and steel.

to spread to

By the time they are diagnosed, the cancer has often **spread to** other organs and is fatal.

If a government rescue proves necessary, the hope is that it will be enough to prevent a chain reaction that could **spread to** other cash-strapped lenders.

to spring up

If all goes well, they will **spring up** elsewhere, too.

to stand behind

No central bank likes to say it no longer **stands behind** the paper it issues.

to stand for

Fossil fuels **stand for** prosperity and freedom.

to stave off

Zimbabwean banks have only **staved off** runs by limiting withdrawals.

By backing global institutions that **staved off** a dog-eat-dog world, the US has made itself and the world safer and more prosperous.

Mrs. May suggests that BoE's ultra-low interest rate policy was hurting savers rather than helping to **stave off** recession.

to stem from

Exorbitant interest rates usually **stem from** weak competition or from insufficient information about borrowers and lenders.

The dangers **stem from** the muddled mercantilism that lies behind his attitude to business.

This mess **stems from** Mr. Renzi's botched constitutional reform.

Many of the problems **stem from** a drop in ship orders.

Some of the recent market trends may simply **stem from** a feeling that real assets have become too cheap.

Much of the increase in wage inequality in rich countries **stems from** new technologies that make college-educated workers more valuable.

People's worries about their economic situation and economic prospects **stemmed from** many sources, including technological changes and globalization.

The complexity **stems from** the fear that the shift from the present system would cost too much in lost tax revenue.

The shortage of capital for business **stems from** a troubled banking system and also from a tradition of families funding their own, usually small, businesses.

to step in

The Italian government was expected to **step in**, possibly as soon as Thursday, and increase its 4% stake in the bank.

to step up

EasyJet has **stepped up** expansion at the wrong moment.

Brussels has **stepped up** security measures to combat the rising threat.

The Serious Fraud Office (SFO) has **stepped up** its inquiries into the collapse of BHS, the department store chain, and the conduct of its former owner Dominic Chappell.

The World Bank has pledged to **step up** the fight against extreme poverty.

Many oil and gas groups are still expected to be cautious about **stepping up** production, as they seek to strengthen fragile balance sheets.

France will this week **step up** efforts to attract business from London in the wake of the Brexit vote.

Silicon Valley companies are **stepping up** their opposition to Donald Trump's executive order on immigration amid an intensifying legal battle over the travel ban.

Oil and gas producers say they are **stepping up** monitoring efforts.

to stick to

H&M **sticks to** expansion plan despite third slide in earnings.

Oil prices are moving higher on reports that OPEC members are **sticking to** the production cuts agreed last November.

The ECB is likely to **stick to** the current pace of asset purchases.

There are some areas where **sticking to** £1 does not let you have a credible offer – like toys and clothing.

Toyota said it would **stick to** its 3m target for vehicles built in Japan, some of which would be exported to the US.

to stick with

Firms may well be loath to bet that future presidents will **stick with** Mr. Trump's policies.

The best way for the Fed to set monetary policy is to **stick with** the cautious, data-dependent approach of the past year.

Even assuming you hit on an innovative new way of doing business, nobody can afford to **stick with** it forever.

to stir up

Some foreign investors hope to **stir up** interest with new products.

Muslim protest groups **stirred up** outrage through social media and filed complaints with the police.

Cheap money has not **stirred up** demand for credit.

The transaction will also **stir up** old jealousies in the oil-trading business.

to store up

This short-term fix is only going to **store up** problems for next year and leave more and more people stuck on waiting lists.

to stream into

Some 2m workers **stream into** Rio de Janeiro daily from its underdeveloped periphery.

to strive for

Germany should **strive for** friendly and close relations between Britain and the EU27.

to struggle with

Baby boomers who have excessive savings and low debts have very different concerns to young families which **struggle with** low savings and excessive debts.

Older people are more likely to **struggle with** day-to-day banking and are more susceptible to poor investment decisions.

to stump up

Private investors were always going to have to **stump up** lots of cash to fund climate-change action.

Private investors were always going to have to **stump up** lots of cash to fund climate-change action.

At the very least, Mr. Trump will demand the Saudis **stump up** even more if American military support is to continue.

to succeed in

Around the world, antismoking campaigns have **succeeded in** stabilizing the rise in the number of smokers.

To **succeed in** this new game, retail companies have had to become logistics companies.

If Trump is to **succeed in** delivering the high growth and genuine financial stability that he has promised, he will need some help from abroad.

to succumb to

Yet China is **succumbing to** problems many countries face as they grow richer and their workforce better educated.

to suffer from

Moreover, the UK still **suffers from** endemically low productivity.

While some communities have **suffered from** foreign competition, trade has helped our economy much more than it has hurt.

Even if China's trading relations remain calm, the domestic economy **suffers from** enormous unresolved problems.

Like other emerging-market currencies, the ringgit has **suffered from** China's slowdown in the past two years.

Welfare recipients will also **suffer from** high inflation.

Both companies **suffered from** a sharp slowdown in luxury spending from a couple of years ago, driven by a state-led clampdown in China.

We do not minimize the problems that local people have **suffered from** the issue of pollution.

to sum up

So far, so good, and that **sums up** the performance of the UK economy in the first three months after the Brexit referendum in June.

to swallow up

A state-backed agency known as Amcon was established to **swallow up** bad loans.

to swap ... for

The capital injection includes an attempt to ask bondholders to **swap** their debt **for** equity.

But for Japan to prosper, Japan's firms must **swap** caution **for** courage.

to sympathize with

Most Chinese born after the 1980s are from a working-class background, who can still **sympathize with** the uneducated ignorance demonstrated by the less refined.

to take on

Investors have long recognised one essential rule about the bond market: if you want a bigger reward, you need to **take on** more risk.

As workers age, they are less likely to want to **take on** debt.

By **taking on** duties traditionally shouldered by wives and mothers, these foreign workers have made it easier for many local women to pursue careers outside the home.

to take out

Publishers have **taken out** CPI (contractual-protection insurance) in case bestselling authors die with books half-written.

to take over

It could be made easier for high-performing trusts to **take over** bad ones, and for private providers to **take over** failing hospitals.

The private fund has **taken over** two small ailing banks and will also buy bad loans.

In addition to these developments, there are rumors that Airbnb is about to **take over** Xiaozhu, a mid-sized local rival that recently raised \$65m of venture funding.

to take up

It is not surprising that both sides should **take up** hardline positions.

to talk about

With only two years to conclude an Article 50 deal, Britain cannot waste time **talking about** talks.

to tear up

Theresa May cannot **tear up** our right to be EU citizen without the authority of parliament.

to think about

History is invaluable as a way of **thinking** deeply **about** the present.

That is something to **think about** as fund managers queue up for Snap's IPO.

Who would jump out of plane first and **think about** organizing a parachute afterwards?

to throw up

Trying to classify companies based on whether they take the long view can also **throw up** unexpected results.

to tinker with

Governments have relentlessly **tinkered with** this complex system.

We have been **tinkering with** the economy since 1991.

to toy with

The Federal Reserve has been **toying with** interest rates.

to trade with

That explains why Britain has always **traded** heavily **with** the continent.

If Britain wants to go on **trading with** its neighbors, its exporters will have to keep following their rules.

In a crisis, the banks may not be around to **trade with** investors seeking to offload their positions.

As the US is not an island, it cannot just sit there and say it is not going to **trade with** the rest of the world.

to transform ... into

Such efforts require broad public and private support to **transform** the financial system **into** a hostile environment for criminals and terrorists.

to translate into

For decades this success has not **translated into** higher visibility, or even better chances of employment.

That **translates into** more entertainment of all kinds being produced and consumers than ever before.

It is not clear that these results will **translate into** earnings upgrades.

The strength of Christmas trading has **translated into** improved management confidence.

to trick ... into

Bank customers will be left vulnerable to fraudsters who **trick them into** transferring their money.

to try out

Poundland Boss Andy Bond said **trying out** a range of prices was something all single price retailers in the UK were looking at.

to turn down

Fearful of how the new role will fit in with childcare arrangements, the woman **turns down** the promotion.

to turn ... into

It has also **turned** Syria's hospitals **into** death traps.

China will risk **turning** cultural insensitivity **into** ethnic clashes.

Realistically, there is little likelihood of a Trump administration **turning** these ideas **into** policies.

It could take some old-fashioned bribery to **turn** his vision of a green Canada **into** a reality.

Global central bank policy makers have **turned** world financial markets **into** a casino thanks to their unprecedented monetary policies.

The trick is to avoid unforced errors that **turn** the recent rumbles **into** serious national instability.

But truly **turning** transport **into** a service is a Herculean task.

Companies that try to **turn** happiness **into** a management tool are overstepping the mark.

Companies do not have a right to **turn** happiness **into** an instrument of corporate control.

Tech employees might face a reality check when **turning** shares **into** cash.

to turn out

Anyone who claims to know how the coming years will **turn out** is therefore talking rubbish.

The reality of government may **turn out** to be rather messy.

to turn to

Lush pastures will **turn to** barren desert and millions will be forced to flee in search of fresh water.

A growing number of retailers are **turning to** artificial intelligence (AI) to help boost sales.

Since Trump's victory, fear has **turned to** hope.

Many insurers are **turning to** outside expertise.

to vie for

At least seven different Tata companies **vie for** defense contracts.

Shopping malls in China's smog-bound capital are **vying for** customers by advertising the quality of their indoor air, as weeks of choking winter pollution have kept families indoors.

to vie with

Logistics giants are **vying with** each other to make return of goods as speedy and simple as possible.

to voice concerns about

Crown Resorts' shareholders have already **voiced concerns about** rising debt over the next few years as well as poor governance.

to vote against

Shareholders in several large French groups **voted against** the introduction of double-voting rights.

to vote for

The poll shows that 53% of those earning \$250,000 or more plan to **vote for** Hillary Clinton, compared with 25% who intend to **vote for** Donald Trump.

We should not be voting to try to recreate the past, we should be **voting for** what is right for the future.

to wait for

There is no reason to **wait for** a change in company law.

The investment world decided such worries can **wait for** another day.

Geopolitics **waits for** no man, not even the US's president-elect.

to waste ... on

The prime minister has already **wasted** nearly two years **on** constitutional tinkering.

The young prime minister has **wasted** nearly two years **on** constitutional tinkering.

to water down

The government is under increasing pressures from business to change rules to allow benefit schemes to **water down** promises made to millions of members.

If the ADB's reluctance to **water down** risk controls is admirable, organizational rigidity is less so.

Trump has **watered down** his threat to deport millions of undocumented migrants.

The group has written to the chancellor, urging him not to **water down** the carbon flood price in this month's autumn statement.

to weed out

Coal and steel producers should continue to benefit as Beijing **weeds out** weaker players in both sectors.

The school district is ruthless about **weeding out** poorly performing schools.

to weigh on

Weak returns from alternative investments have **weighed on** results from all three insurers in recent quarters.

Voters have voiced frustration at how globalization has apparently **weighed on** wages and job creation.

The speed at which sales are transferring from physical stores to a digital high street is one of the biggest trends **weighing on** retailers with extensive store networks.

On balance, a stronger US currency tends to **weigh on** the price of oil, which is sold in dollars, and to damp drilling.

to weigh up

Stock participants have **weighed up** the likelihood of the central bank raising interest rates.

The Bank of England governor said that how household spending evolves would be an important consideration for policymakers at the BoE as they **wind up** how to set interest rates.

Carmakers have **weighed up** the costs of remaining in the UK.

Investors **weigh up** risks and opportunities across assets as they enter final quarter.

to wind down

France is preparing to mount a campaign against the way Europe introduces rules which make it easier to **wind down** failing banks.

The bank still has a large mortgage book as well as other retail loans in Italy, which it will **wind down** over time.

A big influence is the growing conviction that the ECB will soon decide to **wind down** its program of quantitative easing.

to wind up

American Apparel in the US has also filed for bankruptcy and the retailer has begun **winding up** its businesses in Spain, Japan and Australia.

to wipe out

Big manufacturers, such as HP, for whom printer cartridges are highly profitable products, have long attempted to **wipe out** these bargain-basement rivals.

The exchange loss absolutely **wiped out** the increase in the national living wage.

to wish ... away

These contradictions cannot be **wished away**.

to withdraw from

The British economy will be hit by a permanent cost of more than £35bn if it decides to **withdraw from** the EU's customs union.

On the campaign trail, Donald Trump promised to **withdraw from** an international accord to fight global warming.

Those who are gloomy about the climate still expect America to ignore or **withdraw from** the Paris agreement.

The US is not only losing economic but also political leverage in Asia from **withdrawing from** the TPP (Trans-Pacific Partnership).

In the wake of Mr. Trump's unexpected victory last month and the UK's decision in June to **withdraw from** the EU, Beijing has stepped forward with offers of regional free trade agreements.

Trump has threatened to **withdraw** the US **from** international climate agreements and cut clean energy spending.

The government is allowed to **withdraw** 4 per cent **from** the sovereign wealth fund each year to put into its budget.

Those who are gloomy about the climate still expect America to ignore or **withdraw from** the Paris agreement.

to work on

Given what is at stake, it would be amazing if the German chancellor, Angela Merkel and her officials are not **working on** contingency plans for Deutsche Bank.

The team is **working on** a number of transactions to gradually increase the scale of activity.

Researchers in universities and at companies large and small are **working on** this very problem.

to work out

Now, all this takes time to **work out**.

Yet another strategy is to **work out** national income from non-economic data.

After Brexit, the EU will have to **work out** its future institutional arrangements with non-members.

Reformers are now trying to **work out** why such huge variation exists.

to work with

We have **worked** closely **with** debt collecting firms, and are now satisfied with their progress.

We look forward to welcoming new licenses into Star Pubs & Bars, and to **working with** them to grow their businesses.

to worry about

Senior financiers **worry about** UK capital's future as a financial center.

A few of the more reflective superyachties **worry about** whether the industry can continue to prosper in the rising tide of populism.

If you really believe you are the best of the best, you might not **worry about** changing industries.

Tech bosses do not have to **worry about** the kind of backlash against high pay that Wall Street suffered.

Almost all women in China within a certain age-range **worry about** the quality of their sanitary towels.

Despite foreign companies casting a vote of confidence in the UK after the Brexit referendum, leaders of both large and small tech groups continue to **worry about** accessing skilled global talent.

to wrestle with

Banks the world over are **wrestling with** low interest rates.

to yearn for

Even political liberals have reason to **yearn for** a return to the Hu Jintao years.

Since the financial crisis, many left-leaning American commentators have **yearned for** more deficit spending to reflate the economy.

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In fact, the Indian public is tired of endless brinkmanship with Pakistan and **yearns for** stronger, more effective government.

Most voters **yearn for** closure after an unusually bitter election campaign.

