

Course correction – Best year ever**As Indian cricket wraps up a spectacularly successful year, key stress tests lie ahead.**

The Indian men's cricket team had an **exceptional** 2017- statistically, its best year ever. **Across** formats, only the all-conquering Australians of 2003, with 38 wins from 47 games, managed more victories than India's 37 in 53 matches this year. Virat Kohli's side didn't **merely consolidate** its hold on the No. 1 spot in Tests; it also routinely **bullied** the opposition in the shorter forms of the game. The **lone blip** came in the Champions Trophy in England, where India **unravelling** against a **feisty** Pakistan. But few will complain when a runner-up finish in a **global** tournament is the year's biggest failure. That match apart, an **inevitability** seemed to accompany India's success: whether it was a Test, a One Day International or a Twenty 20, the team took the field noticeably stronger than its **adversary**, and calmly, **ruthlessly**, set about proving it. It is often said that a side fashions itself in its captain's image. There were certainly moments during the year when Indian played with the glowering **intensity** Kohli is famous for. Ajinky Rahane and Rohit Sharma stepped successfully into the breach when Kohli was absent; and both brought to the job the **subtle** impress of their personality. Besides, the side has leaders all around the pitch. The few times India was threatened in 2017 – and only Australia during the Tests early in the year did it more than once – it **invariably** found a hero.

The one **discordant** note in an otherwise **harmonious** 12 months was the **controversy** over Anil Kumble's exit as coach. The episode should have been handled better, but it is encouraging that it did not **derail** the team. Indeed, the overall system looks **robust** and **fertile** – rate plants such as the quick bowling all-rounder (Hardik Pandya) and the left arm wrist spinner (Kuldeep Yadav) don't take root and flourish otherwise. Nor do specialist Test Batsmen such as M. Vijay and Cheteshwar Pujara or pure glove men such as Wriddhiman Saha. The thrust towards empowering bowlers, vital in a country **smitten** by batsmen, has not weakened. Clearly, the selectors and the team management – both in Kumble's time and now under Ravi Shastri – are on the same page; so is Rahul Dravid, who has played a significant developmental role with the junior and 'A' sides. If there is a **sobering** thought in these **heady** times, it is that the New Year will bring **stiffer** challenges. A lot of 2017 was at home, but 10 tests in 2018 will be played in South Africa, England, and Australia, tours that stress test every fissure and fault line. India will not be **afforded** too many mistakes. Kohli's men have, however, given the team's fans reason to dream.

WORD LIST

1. **Exceptional** : (irregular, excellent, wonderful)
Synonym : extraordinary, notable, noteworthy, odd, phenomenal, rare, remarkable, special, uncommon, unique, unusual.
2. **Across** : (traversing a space, side to side)
Synonym : crosswise, athwart, beyond
3. **Consolidate** : (combine, make firm)
Synonym : build up, centralize, concentrate, develop, fortify, reinforce, secure, solidify, stabilize, strengthen, unify.

4. **Merely** : (slightly, a little)
Synonym : hardly, only, purely, simply, solely, wholly
5. **Bully** : (intimidate, push around)
Synonym : bludgeon, browbeat, coerce, harass, oppress, persecute, terrorise, threaten, torment, torture.
6. **Lone** : (by oneself; only)
Synonym : lonely, sole, solitary, alone
7. **Blip** : (minor shock)
Synonym : glitch, censor, echo, tap, spot
8. **Unravel** : (unfold, solve, untangle)
Synonym : decipher, resolve, solve, undo, untangle.
9. **Feisty** : (spirited, touchy)
Synonym : bubbly, courageous, excitable, fiery, gritty, gusty, high-strung, lively, scrappy, spunky
10. **Global** : (worldwide, all encompassing)
Synonym : comprehensive, international, overall, universal
11. **Inevitability** : (Positive, assurance)
Synonym : confidence, trust, belief, faith, firmness, positiveness.
12. **adversary** : (opponent)
Synonym : antagonist, attacker, competitor, enemy, foe, rival bandit, contestant
13. **Ruthlessly** : (cruelty, without remorse)
Synonym : ferociously, fiercely, mercilessly, relentlessly, savagely, viciously.
14. **Intensity** : (Passion, force)
Synonym : anxiety, concentration, depth, earnestness, emotion, energy, excitement, ferocity, fervour, fury, magnitude, power, severity, strength, tension, vigour.
15. **Subtle** : (nice, quiet, delicate, clever, cunning)
Synonym : exquisite, faint, indirect, ingenious, profound, slight, sophisticated, understand.
16. **Invariably** : (perpetually)
Synonym : always, constantly, customarily, habitually, regularly, unfailingly
17. **Harmonious** : (agreeable, corresponding, friendly)
Synonym : amicable, balanced, congenial, coordinated, cordial, peaceful
18. **Discordant** : (not in harmony; conflicting)
Synonym : cacophonous, clashing, dissonant, divergent, jarring, strident
19. **Controversy** : (debate, dispute)
Synonym : argument, bickering, difference, discussion, fuss, quarrel, squabble, strife, wrangle, wrangling..
20. **Derail**: (go off the rails)
Synonym : crash, hinder, thwart, wreck, defect
21. **Robust** : (healthy, strong)
Synonym : booming, hearty, hefty, potent, powerful, prosperous, sturdy, tough, vigorous
22. **Fertile** : (ready to bear, produce)
Synonym : abundant, arable, fruitful, lush, productive rich.
23. **Smitten** : (enamoured)
Synonym : affected, afflicted, infatuated, taken, stricken.

24. **Sobering** : (as in 'serious' and 'tone down') (crucial weighty)
Synonym : dangerous, deep, difficult, far-reaching, grievous, important, major, meaningful, severe, significant, tough, urgent.
25. **Heady** : (thrilling, intoxicating)
Synonym : exciting, exhilarating, potent, inebriating, overwhelming, powerful, provocative.
26. **Stiff** : (hard, inflexible)
Synonym : arthritic, creaky, rigid, solid, stark, tense, thick, tight, wooden.
27. **Afford** : (able to have or do)
Synonym : allow, manage, bear, incur, spare, stand, support, sustain
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Course correction – Limited Succour

Budget 2018 does well to focus on senior citizens, but action must be broad based

Finance Minister Arun Jaitley **stressed** in his Budget speech last week that “to care for those who cared for us is one of the highest honours”, underscoring the importance the Centre attaches to providing economic support for India’s growing population of senior citizens. He then announced several tax and related **incentives** to **ease** the financial burden on people aged 60 and above, all of which are very welcome given that the elderly face **steeply escalating** health-care costs on declining real interest and pension incomes. From affording a five-fold increase in the **exemption** limit on interest income from savings, fixed and recurring deposits held with banks and post offices to Rs.50,000, and doing away with the requirement for tax to be deducted at source on such income, the Budget offers much-needed relief. This it does by leaving a little more money in the hands of elderly savers who are heavily dependent on interest income to meet their living expenses. Another useful tax change is the proposal to raise the annual income tax deduction limit for health insurance premium and/or medical **reimbursement** to Rs.50,000 for all seniors. And a crucially **allied** step is the move to set the **ceiling** for deduction in **lieu** of expenses **incurred** on certain critical illnesses to Rs.1 lakh, irrespective of the age of the senior citizen.

Separately, Mr. Jaitley also proposed extending the Pradhan Mantri Vaya Vandana Yojana by two years, up to March 2020, and doubled the cap on investment in the scheme to Rs.15 lakh. This **annuity**-cum-insurance scheme entitles the senior citizen policyholder to a guaranteed pension that **equates** to an annual return of 8% on investment. This pension plan, unlike the entirely government-funded Indira Gandhi National Old Age Pension Scheme for the elderly who live below the poverty line, is **contributory** and is run by the Life Insurance Corporation of India. While all these Budget measures are **laudable** insofar as they recognise that the right to a life with dignity doesn’t retire with the crossing of a chronological threshold, much more needs to be done to address the needs of this rapidly growing **demographic cohort**. With more than 70% of the 104 million elderly living in the rural **hinterland**, any serious

initiative to improve the lot of senior citizens must incorporate adequate budgetary support for social welfare spending on the relevant programmes. While the Budget provisions Rs.6,565 crore for the pension scheme for the elderly poor, its **outlay** for the Ministry of Social Justice and Empowerment's assistance to voluntary organisations for programmes relating to the 'aged' at Rs.60 crore is **starkly** inadequate. With the number of the elderly in India set to surge by 2050 to almost 300 million, or about a fifth of the population, governments needs to make more comprehensive efforts to address the nations' greying demographic.

WORD LIST

1. **Stress** : (accentuate, emphasize)
(Put under physical or mental pressure)
Synonym : repeat, underline, underscore, accent, belabour, feature, italicize, spotlight.
2. **Incentive** : (lure, inducement)
Synonym : encouragement, enticement, impetus, motivation, reason, stimulus, allurement, bait, determinant, exhortation.
3. **Ease** : (peace, quiet, lack of difficulty)
(facility, freedom, alleviate)
Synonym : calm, calmness, comfort, content, luxury, relaxation, satisfaction, serenity, affluence, contentment, easiness, gratification, happiness.
4. **Steeply** : (at a steep angle; sharply)
Example : "The walls of the gorge rise steeply on both sides".
(by a large or sudden amount)
Example : "Prices rose steeply".
5. **Escalate** : (increase, be increased)
Synonym : expand, grow, heighten, intensify, mount, raise, step up, widen, amplify, enlarge, extend.
6. **Exemption** : (freedom from a responsibility)
Synonym : discharge, dispensation, exception, immunity, privilege, absolution, release, impunity
7. **Reimbursement** : (compensation)
Synonym : payment, remuneration, repayment, restitution, indemnification, recompense
8. **Allied** : (friendly; united)
Synonym : affiliated, amalgamated, associated, bound, combined, confederate, connected, joint, linked, related, unified
9. **Ceiling** : (top of a room, maximum)
Synonym : beam, plaster, roof, canopy, convert, dome, groin, timber, roofing.
10. **Lieu** : (place)
Synonym : Stead, substitute, alternative, backup, counterfeit, dummy, imitation, replacement
11. **Incur** : (bring upon oneself)
Synonym : acquire, arouse, earn, obtain, provoke, contract, draw, gain, induce, get
12. **Annuity** : (as in acquisition, allowance, payment, pension)
(something obtained, received)

- Synonym : donation, earnings, gain, profit, return, allowance, benefit, bonus, commission, inheritance, increment, remuneration, salary, accomplishment.
13. **Equate** : (balance; think of together)
Synonym : associate, liken, relate, agree, assimilate, compare, consider, equalize, match, offset, parallel, represent.
14. **Contributory** : (contributing a result)
Synonym : conducive, contributing, contributive, related, responsible
15. **Laudable** : (admirable)
Synonym : commendable, creditable, praiseworthy, deserving, excellent, meritable, meritorious, praisable.
16. **Demographic** : (statistical), (mathematical)
Synonym : analytical, numerical, arithmetical
17. **Cohort** : (partner in activity)
Synonym : companion, comrade, disciple, follower, accomplice, adherent, aide, ally, assistant, associate, company, friend, pal, mate, regiment.
18. **Hinterland** : (backcountry)
Synonym : outback, boondocks, borderland, frontier, sticks, wasteland, wilderness.
19. **Outlay** : (expenses)
Synonym : disbursement, expenditure, expense, investment, spending, charge, cost.
20. **Starkly** : (in a way that is severe or harsh in appearance or outline).
Example : 'the scar stood out starkly against his bronzed skin'
(in an unpleasantly or sharply clear way)
Example "her motivations contrast starkly with Clara's

SOME IMPORTANT PHRASAL VERB

- Come forward**
Meaning : To present oneself
Sentence : Has the owner of the winning lotto ticket **come forward**?
- Deal with**
Meaning : To handle, take care of (problem, situation)
Sentence : Catherine is not good at **dealing with** stress.
- Dress up**
Meaning : wear elegant clothes
Sentence : Their wedding gave us a chance to **dress up** and get out of the house.
- Get away**
Meaning : To escape
Sentence : I think we should **get away** for the weekend.
- Get rid of**
Meaning : To eliminate
Sentence : Please **get rid of** that old t-shirt. It's so ragged.

6. **Hang out**

Meaning : To spend time in a particular place or with a group of friends

Sentence : Which pub does the team **hang out** at after the game?

7. **Hurry up**

Meaning : To be quick, act speedily

Sentence : **Hurry up** and finish your lunch or we'll miss the train.

8. **Join in**

Meaning : To participate

Sentence : Yes David, you can **join in** the discussion any time you like.

9. **Kick off**

Meaning : To begin, start

Sentence : The rugby match **kicked off** at 3 o'clock.

10. **Look for**

Meaning : To try to find something

Sentence : Harry went to the shop to **look for** a new computer.

11. **Account for**

Meaning : To explain, give a reason

Sentence : I hope you can **account for** the time you were out!

12. **Allow for**

Meaning : To take into consideration

Sentence : We need to **allow for** unexpected charges along the way.

13. **Back down**

Meaning : To withdraw, concede defeat

Sentence : Local authorities **backed down** on their threats to build on that part of the beach.

14. **Block off**

Meaning : To separate using a barrier.

Sentence : The police **blocked off** the street after the explosion.

15. Brush up on

Meaning : To improve, refresh one's knowledge of something

Sentence : I must **brush up on** my French before going to Paris next month.

16. Move in

Meaning : To arrive in a new home or office

Sentence : Did you hear? Our new neighbours are **moving in** this afternoon.

17. Pass out

Meaning : To faint

Sentence : He didn't drink enough water so he **passed out** at the end of the race.

18. Put out

Meaning : To extinguish

Sentence : The fire fighters were able to **put out** fire in ten minutes.

19. Run away

Meaning : To escape from a place or suddenly leave

Sentence : He **ran away** from home and joined the circus.

20. Set up

Meaning : To start a business

Sentence : They **set up** their own company when they were still in high school.

21. Show off

Meaning : To brag or want to be admired

Sentence : He's such a **show off**. He has to tell everybody about his new computer.

22. Take care of

Meaning : To look after

Sentence : Please **take care of** my cat when I'm away.

23. Tell off

Meaning : To reprimand/criticize severely

Sentence : The coach **told her off** for not trying hard enough.

24. Watch out

Meaning : To be careful

Sentence : Watch out! There's a dog in the road.

25. Run into

Meaning : To meet by accident or unexpectedly (also: bump into)

Sentence : I'm so glad I **ran into** you. I need to ask you something.

26. Pass away

Meaning : To die

Sentence : Your grandfather **passed away** peacefully in his sleep last night.

27. Leave out

Meaning : To omit, not mention

Sentence : Please check your form again and make sure nothing is **left out**.

28. Use up

Meaning : To finish a product (so that there's none left)

Sentence : Your parents **used up** all the coffee!

29. Take on

Meaning : To hire or engage staff

Sentence : I hear they're **taking on** extra staff for this event.

30. Show up

Meaning : To appear/arrive

Sentence : I don't think she'll **show up** tonight. Her daughter is sick.

**SUCCESS COMES FROM "CANS"
NOT FROM "CANNOTS"**
SO,
THINK *POSITIVE*, YOU WILL GET *POSITIVE*.