

“Saving for a rainy day” @ <http://www.youtube.com/ESL4free>

At last, Russians are beginning to save for the future.

In ¹ - Financial Crisis, but now much more stable

Purchasing life and pensions policies - a ² increase.

People are living longer; the ³ can only do the minimum so people must save as the economy grows.

Previously, there were no savings, life expectancy was low (57 years) & a big problem with ⁴

Recently, insurance policies are growing by ⁵ % (2002).

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DIFFICULT WORDS AND EXPRESSIONS IN THE LISTENING

Brought on: caused by

Calmer waters: quieter times

Dependable: reliable

Despair: a feeling that there is no hope

Drink: alcoholic drinks

Exhaustion: extreme tiredness

Grasping: taking the opportunity quickly

Once-all-powerful: (the government) that previously could do anything it wanted

Provision: providing things; making arrangements to provide things

Rough-and-tumble: a situation where rules/order are disregarded

Stagnating: not growing

Unimaginable: cannot be imagined